

# Housing Element

CITY OF WESTLAKE VILLAGE



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### HOUSING ELEMENT CITY OF WESTLAKE VILLAGE GENERAL PLAN

ADOPTED BY  
WESTLAKE VILLAGE CITY COUNCIL  
RESOLUTION NO. 481  
DECEMBER 12, 1990

REPORT OF THE  
CITY OF NEW YORK  
1900

REPORT OF THE  
CITY OF NEW YORK  
1900



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## INTRODUCTION

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### AUTHORIZATION

In 1967, the California Legislature made it mandatory for each county and general law city in the State to include a housing element as part of their adopted general plans. In requiring the preparation of a housing element, Section 65302(c) of the Government Code indicates that the element shall consist of "standards and plans for the improvement of housing and for the provision of adequate sites for housing." This element shall also "make adequate provision for the housing needs of all segments of the community." This legislation further states that housing elements shall be prepared in accordance with guidelines promulgated by the State Department of Housing and Community Development.

The Department of Housing and Community Development initially promulgated guidelines for the preparation of housing elements in 1977. However, these guidelines were subsequently revised and, in 1980, became statutory requirements with the enactment of AB 2853. This legislation also clearly indicates that the guidelines are advisory in nature.

The Housing Element Guidelines, as contained in Title 25 of the California Administrative Code, require that housing elements include: 1) an evaluation of the local housing problem, including an analysis of the capacity of the existing housing supply to provide all economic segments of the community with decent housing; and 2) a housing program consisting of a comprehensive problem-solving strategy adopted by the local governing body which both establishes local housing plans, policies and priorities aimed at alleviating unmet needs and remedying the housing problem, and sets forth the course of action which the locality is undertaking and intends to undertake to effectuate these goals, policies and priorities. Given this legislative background, the Housing Element of the Westlake Village General Plan has been prepared in compliance with Section 65302(c) of the Government Code and the Housing Element Guidelines.

### PURPOSE AND CONTENT

The Housing Element of the Westlake Village General Plan is an official policy statement of the City regarding the type and amount of housing to be provided in the community. In setting forth local housing policy, this element reflects existing conditions and constraints as well as opportunities for improving and expanding the housing supply. This element addresses four specific aspects of housing in the City of Westlake Village: 1) quantity or supply; 2) quality or condition; 3) affordability; and 4) accessibility.

As is characteristic of all general plan elements, the housing element is comprehensive, long-range and general in nature. The housing element is comprehensive in that it considers all geographic parts of the City, a full range of housing types and lifestyles,



and the needs of all economic segments of the community. The element is long-range since it addresses both immediate concerns and projected housing needs over an extended period of time (i.e., 5 to 20 years into the future). The element is also general in that it discusses policies and programs rather than specific projects.

The housing element is intended to serve as a guide for local decision-making bodies when dealing with housing-related issues. The policies contained in this element will be applied by local decision-makers when evaluating specific projects. This document is intended to be a dynamic, action-oriented planning tool. As such, it will be periodically reviewed and updated, as necessary, in order to respond to changing conditions within the community.

The housing element is divided into eight major sections. The first section of the element is a community profile which discusses both population and housing characteristics. Having documented existing conditions in the community, the potential to develop additional housing in the City is evaluated in the second section of the element.

Housing needs are assessed and identified in the third section of the element. The need for expanding the overall supply of housing, while maintaining the quality of existing housing, is discussed. The housing assistance needs of low- and moderate-income households are identified in this section and the relevancy of the Regional Housing Needs Assessment is addressed. This section is followed by a discussion of the physical, market and governmental constraints to eliminating or reducing identified housing needs.

The fifth section of the element embodies the City's program for addressing local housing needs. Goals, policies, and priorities which give direction to the local housing program and express the desires and aspirations of the community are contained in this section. These general statements, in turn, have been translated into specific actions that have been or will be taken to address local housing needs. These actions have been programmed in order to facilitate implementation and progress evaluation. The sixth section discusses the need to periodically review and update the element and the procedures for doing so, while the seventh section evaluates the accomplishments of the past five years. The final section addresses opportunities for conserving energy through housing design and construction.

## RELATIONSHIP TO OTHER ELEMENTS AND PLANS

The California Government Code requires internal consistency among the various elements of a general plan. Section 65300.5 of the Government Code states that the general plan and the parts and elements thereof shall comprise an integrated and internally consistent and compatible statement of policies.





The land use allocations contained in the Land Use section of the General Plan are supportive of the policies and actions set forth herein and will provide adequate sites to accommodate projected new housing construction. Additionally, the Circulation section of the General Plan proposes a transportation system which will provide adequate access to work centers, schools, shopping areas, and other destinations for both existing and future residents, while other elements of the General Plan relate to environmental quality, the preservation and conservation of natural resources, and public health and safety. As such, the various policies and programs recommended throughout the General Plan were taken into account during the preparation of this housing element.

City staff has reviewed the remaining elements of the General Plan and has determined that the adoption of this element will create internal consistency among the various elements of the Westlake Village General Plan. The City will maintain this consistency as future General Plan Amendments are processed by evaluating proposed amendments for consistency with the Housing Element and with all other elements of the General Plan.

### USE OF RELEVANT AND CURRENT DATA

To properly understand housing, a complete review and analysis of the community's population characteristics and housing stock must be performed. An attempt has been made to use the most current socio-economic and building data available in the development of this housing element. The primary sources of data are the U.S. Census, 1970 and 1980 reports, and State Department of Finance updates. Where reasonably available, this data was updated with more current information.

The 1988 Regional Housing Needs Assessment, formulated by the Southern California Association of Governments (SCAG), was utilized at the recommendation of the State Department of Housing and Community Development (HCD). The 1988 Regional Housing Needs Assessment is the only model prepared by SCAG which disaggregates housing needs amongst all economic segments of the community.

Finally, the data collected by various sources and utilized in the preparation of this document may reflect totals which are not identical. In most respects, the totals are not as significant as the trends illustrated in the data collected. However, where totals of population and housing counts were reported for the same period, they may have been adjusted to be consistent with the most valid source known.

### CITIZEN PARTICIPATION

This housing element was developed through the combined efforts of City staff, a Citizens Advisory Committee, the City Council, and the City's consultant, Willdan Associates. Citizen input was received by means of public meetings held by the Citizens



Advisory Committee and public hearings conducted before the City Council. The notices for the public hearings were published in a local newspaper and prominently posted at several public buildings within the City.

Attempts were made to involve all segments of the community in the formulation of the updated housing element. In this regard, the composition of the Citizens Advisory Committee, that was formed by the City Council, represented a true cross-section of the community. The members of this Committee consisted of both homeowners and renters, including two tenants of the Oak Forest Mobile Home Park, as well as a representative of the local Chamber of Commerce. The Committee met on 15 different occasions between March 1989 and March 1990, to discuss the content of this element before recommending its adoption to the Westlake Village City Council. In addition, the goals that serve as the basis for this element were formulated with extensive citizen participation during the preparation of the land use element and initial housing element in the early 1980s.





## COMMUNITY PROFILE

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### POPULATION AND HOUSEHOLD CHARACTERISTICS

Through the analysis of certain demographic characteristics, population traits can be identified which affect the type of housing needs and the ability of households to pay for adequate housing. This section examines those characteristics of the City's population, which are summarized in Table 1.

#### Population and Growth Trends

The City has experienced moderate growth in recent years, increasing its population by 20.1 percent between 1980 and 1989. This growth rate can be contrasted with County and State figures of 15.7 percent and 43.5 percent, respectively, for the same period. The City's estimated 1989 population of 8,035 represents a minute fraction of the County's population as a whole.

#### Age Composition

Based on the 1980 Census, the City's age composition is generally consistent with the County's and State's profiles, with approximately half of the population being between the ages of 18 and 54. However, the proportion of City population less than 18 years of age is slightly lower than the County and State levels, and slightly higher for the age group 55 years and over.

#### Racial and Ethnic Composition

The racial and ethnic composition of the City, as documented by the 1980 Census, differs from that of the County and State. More than 97 percent of City residents are white, contrasted with 67.8 percent and 76.2 percent for the County and State, respectively. The City's proportion of minority racial population (2.5 percent) is lower than the State's (23.8 percent), as is the percentage of Spanish Americans.

#### Household Income

The City's median household income was \$33,183 in 1980. The average household income was \$42,468.

Since 1980, the income of local residents has increased. While 1980 Census data continues to be the most accurate and complete information regarding household income, the Federal Department of Housing and Urban Development (HUD) has



**Table 1**  
**Selected Population and Household Characteristics**  
**(1980 and 1989)**

	<u>City</u>	<u>County</u>	<u>State</u>
Total Population, 1980	6,690	7,477,657	19,971,069
Total Population, 1989	8,035	8,650,337	28,662,249
Percent Change, 1980-89	20.1%	15.7%	43.5%
Age Composition (1980)			
Under 18 years	27.0%	29.2%	29.6%
18-54 years	48.6%	51.4%	51.4%
55 years +	24.4%	19.4%	19.0%
Median Age (1980)	39.8	29.8	-
Racial Composition (1980)			
White	97.5%	67.8%	76.2%
Black	0.4%	12.6%	7.7%
American Indian	0.2%	0.7%	0.8%
Asian	0.8%	5.8%	5.3%
Other	1.1%	13.1%	10.0%
Spanish American (percent of total population, 1980)	2.3%	27.6%	19.2%
Median Household Income (1979)	\$33,183	\$17,563	\$18,248
Average Household Size (1989)	3.05	2.82	2.72

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Sources:      1980 Census and 1989 State Department of Finance estimates.





estimated that the current median family income in Los Angeles County is \$38,000. If the ratio of City to County median household income, reported by the 1980 Census, has remained relatively constant over the past eight years, then the current median household income in the City is approximately \$70,000.

### Employment

The 1980 Census indicates that almost three-quarters of the City's working residents were employed in "white collar" occupations, such as professional, technical, executive, administrative, managerial, clerical, and sales positions. The average commuting time to work was about 29 minutes. Only about eight percent of the total work force commuted less than five minutes, meaning the great majority worked outside of the Westlake Village area. While more recent data is not readily available, it can safely be assumed that the majority of working residents work outside of the local community and may endure longer commute times than were experienced in 1980.

With regard to local employment opportunities, a business census conducted by the Westlake Village Chamber of Commerce in 1987, reported a total of 6,712 jobs within the City. The number of employees per business ranged from a single employee to as many as 1,136 employees in the case of Eaton information management systems. The reported second and third largest employers in the City were State Farm Insurance and Raypak, Inc. with 878 and 330 employees, respectively.

Recent development trends indicate that the number of jobs within the City may increase dramatically in the coming years. New office, commercial and business park projects, approved by the City since 1987, could result in the creation of nearly 6,000 new jobs within Westlake Village. With over 12,000 jobs, the City would become a major employment center within the Russell/Conejo Valley area.

Future job and housing growth is a key policy issue addressed in the Regional Growth Management Plan prepared by the Southern California Association of Governments (SCAG). That plan promotes the concept of balancing job growth and housing production within the various subregions of Southern California as a means of addressing serious air quality and transportation issues. The "Jobs/Housing Balance" concept forwards the idea that if people can live and work within the same community, the Southern California region as whole will benefit from reduced traffic congestion and improved air quality.

The City of Westlake Village is located within an area identified by SCAG as the Santa Monica Mountain subregion, which also includes the City of Agoura Hills and all Los Angeles County unincorporated territory west of the City of Los Angeles. While the City of Westlake Village is "job rich" (i.e., has a significantly greater number of jobs than housing units), the same is not so of the subregion. As defined



by SCAG, a balanced subregion is one having an employment to housing ratio of 1.2 jobs per dwelling unit. Since the Santa Monica Mountains subregion is identified as "jobs-poor," with a 1984 ratio of 0.62 jobs per dwelling unit, the Regional Growth Management Plan encourages local job growth over continued residential development.

### Household Size

The City's average household size of 3.05 persons, in 1989, is larger than County or State averages. The percentage of three-, four- and five-person households is higher than the State's in each category, accounting for the higher average household size. More than half of the City's households had only one or two members, while households with six or more members represented only 5 percent of the total. This distribution is consistent with Statewide characteristics. Overcrowded households (more than one person per room) represent less than 1 percent of the City's total households, compared with a 7.4 percent State figure.

## HOUSING CHARACTERISTICS

This section describes certain characteristics of the City's housing supply, including type, condition, ownership, vacancy and costs, which are summarized in Table 2.

### Type and Supply

The State Department of Finance estimated that there were 2,714 dwelling units in the City in 1989. Single-family units accounted for 77.7 percent of all units; multi-family units represented 17.8 percent of the total. The City contains a single mobile home park, which contained 4.5 percent of the total housing stock in 1989. This percentage is higher than that for either the State or County in 1989.

The City is comprised of 14 recognized neighborhoods which represent a broad mix of residential densities, ranging from lot sizes of almost two acres to developments of more than 23 dwelling units per acre. The boundaries of these 14 neighborhoods are depicted on Figure 1 while the prevailing density within each neighborhood is shown in Table 3.



**Table 2**  
**Selected Housing Characteristics**  
**(1980 and 1989)**

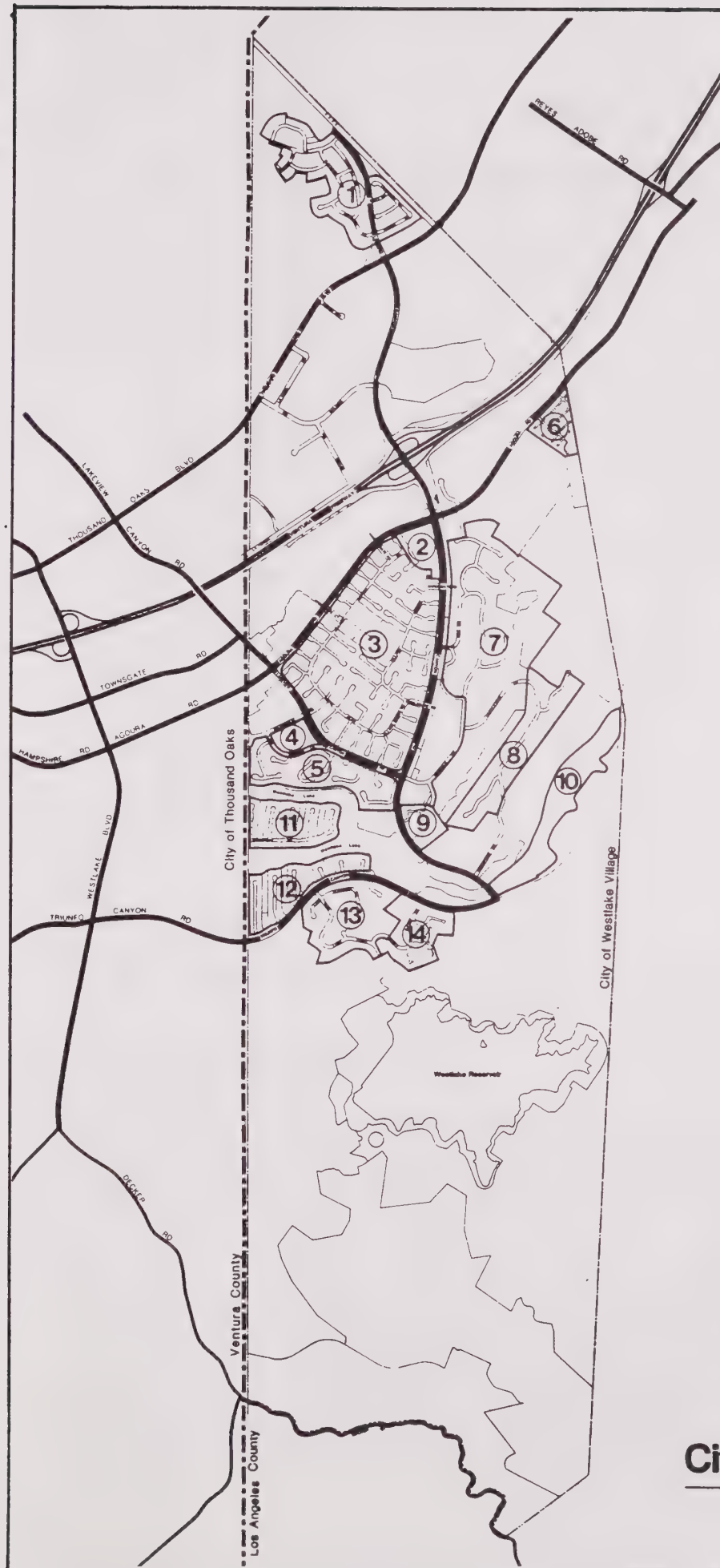
	<u>City</u>	<u>County</u>	<u>State</u>
Total Housing Units, 1980	2,339	2,855,775	9,279,330
Total Housing Units, 1989	2,714	3,131,076	10,966,024
Type of Structure (1989)			
Single-family	77.7%	53.9%	60.7%
Multi-family	17.8%	44.6%	34.9%
Mobile home	4.5%	1.5%	4.4%
Age of Housing (1980)			
0-10 years	47.3%	15.1%	26.2%
11-20 years	52.7%	21.8%	24.0%
21-30 years	0%	21.8%	21.8%
31 years or more	0%	35.3%	28.0%
Percent of Units Owner-Occupied (1980)	83.3%	48.5%	55.9%
Vacancy Rate (1989)	2.9%	3.7%	6.2%
Housing Values and Costs (1980)			
Median housing value	\$205,878	\$87,400	\$84,500
Median contract rent	\$371	\$244	\$253

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Sources: 1980 Census and 1989 State Department of Finance estimates.







## NEIGHBORHOODS

1. Westlake Canyon Oaks
2. West Park
3. First Neighborhood
4. Watergate
5. Lakeshore
6. The Colony
7. The Trails
8. Southridge Trails
9. Summer Shores
10. Oak Forest Estates
11. Westlake Island
12. South Shores
13. Parkwood Estates
14. Lakeview Terrace

FIGURE 1

**City of Westlake Village**

SCALE  
0 2000 Ft





**Table 3**

**Residential Neighborhoods**

<u>Neighborhood*</u>	<u>Approximate Density (units/acre)</u>
Westlake Canyon Oaks	4.6 - 6.7 UPA
First Neighborhood	6.5 UPA
West Park	23.2 UPA
The Colony	8.9 UPA
The Trails	1.0 UPA
Watergate	10.6 UPA
Lakeshore	8.1 UPA
Westlake Island	7.9 UPA
Summer Shore	8.9 UPA
Southridge Trails	2.9 UPA
Oak Forest Estates	4.1 UPA
Lake View Terrace	3.5 UPA
Parkwood Estates	3.6 UPA
South Shore	7.0 UPA

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\* See Figure 1 for locations.

Housing Age and Condition

As previously noted, the oldest unit in the City's housing stock was constructed in 1966, with approximately 60 percent of the total stock having been constructed between 1966 and 1969. Residential construction has slowed considerably in recent years as City approaches residential build-out.

All units are well maintained, with virtually no exceptions. All of the City's neighborhoods are governed by stringent Codes, Covenants and Restrictions (CC&Rs) which regulate their appearance and activities. Architectural committees oversee all new construction and building alterations, as well as colors and materials. In the case of First Neighborhood, the architectural committee does a "walk-through" twice a year to survey the condition of the neighborhood. The owners of residences or yards which do not conform to the CC&Rs are notified of the conflict. Based on



a lack of response by the owner, the committee may take the necessary action itself and assess the owner for the costs. Therefore, it is highly unlikely that any kind of rehabilitation program will be needed in the City or that any existing units will be replaced in the near future.

### Tenure

According to the 1980 Census, over 83 percent of the City's occupied dwelling units were owner-occupied. This level exceeds County and State averages for owner occupancy. Conversely, renter occupied dwelling units represent 17 percent of the City's housing stock. These units consist of mobile home park spaces, condominiums and single-family homes. A recent survey of local property management firms indicates that renter occupancy in some condominium developments within the City may be as high as 30 percent.

### Vacancy

The residential vacancy rate, a translation of the number of unoccupied housing units on the market, is a good indicator of the balance between housing supply and demand in a community. When the demand for housing exceeds the available supply, the vacancy rate will be low.

The State Department of Finance estimated that 2.9 percent of the housing stock in Westlake Village was vacant in 1989. This is somewhat lower than either the County-wide rate of 3.7 percent or the Statewide vacancy rate of 6.2 percent.

### Housing Values and Costs

The City's 1980 median housing value of nearly \$206,000 was greater than the median County or State value. Although the City's median value was based on the values of non-condominium units, the inclusion of condominium values would not be expected to lower the median value significantly. The City's median monthly contract rent of \$371 also exceeded County or State levels.

Since 1980, the cost of housing in the City has increased significantly. According to the Conejo Valley Board of Realtors, the average selling price for all homes in Westlake Village was approximately \$303,000 in 1988. As evidence that this upward spiral is continuing, new tract homes were selling for between \$450,000 and \$650,000 in April 1989, with custom homes sales starting at approximately \$1,000,000.

Similar to the increase in home values, the cost of rental housing in the City has substantially increased in recent years. Based on the rents for dwelling units advertised in local newspapers during April 1989, the cost for rental housing in Westlake Village ranges from \$875 to \$1,400 for condominiums and \$1,350 to \$2,500 for single family homes. These ranges are well in excess of the median contract rent reported in 1980.





Despite the relatively high cost of housing, affordable housing opportunities do exist for both owners and renters within the City. A recent appraisal indicates that certain condominium units have recently sold for between \$75,000 and \$135,000. In addition, rental rates within the City's mobile home park range from approximately \$310 to \$575 per month. Based on the analyses presented in the Housing Needs section of this element, as well as the Fair Market Rents established by HUD for the Section 8 Rental Assistance Program, these housing prices and rents are affordable to low and moderate income households.



## ANALYSIS OF POTENTIAL HOUSING SITES

This section evaluates the potential development of additional dwelling units which could occur on vacant land under the City's General Plan, as well as through the development of under-utilized sites and surplus land.

### VACANT LAND INVENTORY

There were approximately 925 acres of vacant or undeveloped land remaining within the City in early October 1990. This vacant land area represents 26 percent of the City's total land area and is indicative of the fact that the City is rapidly approaching build-out. Moreover, the vast majority of this undeveloped acreage is either undevelopable, due to severe environmental constraints, or is already committed to development as a result of approved development plans and/or agreements. Vacant or undeveloped sites are listed and discussed in Table 4, while their locations are shown on Figure 2.

**Table 4**  
**Vacant Land**  
**Inventory**

<u>Site No.*</u>	<u>Comments</u>
1	Site already committed to residential development via approved specific plan and development agreement. Site has been approved for construction of 250 housing units.
2	Unavailable for residential development. Site will be dedicated to City for development of much needed park facilities as condition of approved tentative map and development agreement.
3	Unavailable for residential development. Site has been committed to business park development via approved specific plan and development agreement.
4	Unavailable for residential development. Site has been committed to commercial development via approved specific plan and development agreement.
5	Unavailable for residential development. Site has been committed to commercial development via approved specific plan and development agreement.
6	Unavailable for residential development. Site has been committed to business park development via approved development plans. Property consists of undeveloped lots within established business park.



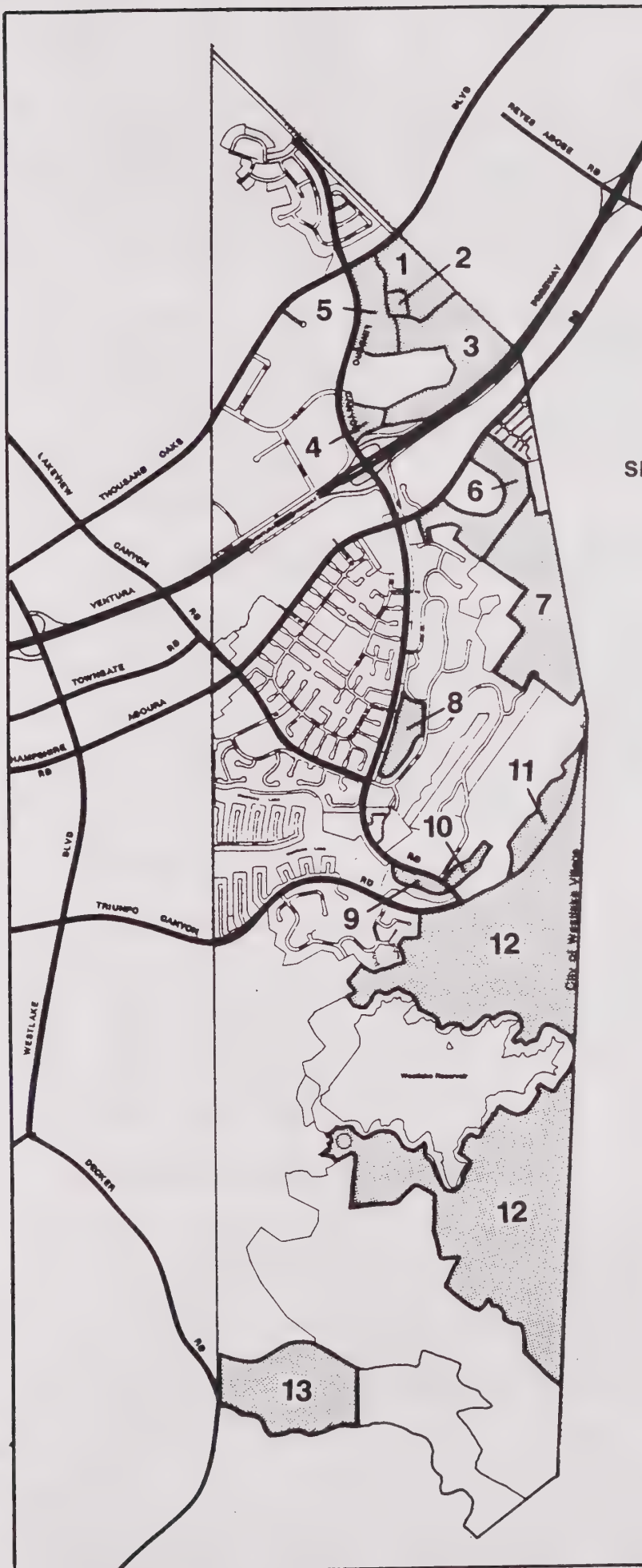
- 7 Site already committed to residential development via recorded final map. Property consists of four recorded lots. Siting and development of even four units will be difficult due to steep, precipitous slopes on property.
- 8 Property already committed to residential development via recorded final map and development agreement. Site actually consists of 17 undeveloped, single-family lots within improved subdivision.
- 9 Site was previously used as an equestrian center and is zoned and designated in general plan for commercial purposes. Property is available for development, but would have to be rezoned and redesignated in order to facilitate residential usage.
- 10 City has been granted right to prohibit development of property, which is heavily constrained by environmental factors. If the City decided to allow development of this site, access, slope, flood hazard and other constraints would have to be overcome.
- 11 Property is already committed to residential development via recorded final map and development agreement. Site actually consists of 35 improved, but undeveloped lots within established mobile home park.
- 12 Site is available for residential development, but plans submitted by property owner are currently being processed. Steep slopes and rock outcroppings exist over much of the property, and a sizable portion of the site lies within the watershed for Westlake Reservoir. Wildlife habitat, access, and fire hazard considerations must also be successfully addressed by development plans for the site.
- 13 Site is available for residential development, but plans submitted by property owner are currently being processed. Much of the site is unsuitable for development due to presence of steep slopes and rock outcroppings, as well as its remote location in the Santa Monica Mountains. Biological resource, access and public service concerns must also be resolved in order for the property to be developed.

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\* See Figure 2 for locations.







## VACANT LAND INVENTORY

SITE NO.	GENERAL PLAN DESIGNATION
1	RESIDENTIAL - HIGH DENSITY (10.0-18.0 UPA)
2	PUBLIC AND QUASI-PUBLIC (PARK)
3	BUSINESS PARK
4	GENERAL COMMERCIAL
5	GENERAL COMMERCIAL
6	BUSINESS PARK
7	RESIDENTIAL - HILLSIDE (SINGLE-FAMILY / 4 UNITS)
8	RESIDENTIAL - LOW DENSITY (0-4.0 UPA)
9	GENERAL COMMERCIAL
10	RESIDENTIAL - LOW DENSITY (0-4.0 UPA)
11	RESIDENTIAL - MOBILE HOME
12	RESIDENTIAL - HILLSIDE (330 UNITS)
13	RESIDENTIAL - HILLSIDE (56 UNITS)

FIGURE 2

**City of Westlake Village**

SCALE  
0 2000 Ft





As seen in the above Table 4, the majority of the undeveloped sites that are designated for residential use in the Westlake Village General Plan are already committed to residential development. While there are three uncommitted sites, development plans have been submitted and are being processed for two of these sites (Sites 12 and 13). The combined acreage of these two sites represents 84 percent of the total vacant, residentially-designated acreage in the City.

In addition to the undeveloped acreage that is currently available for residential development, there is vacant, non-residentially designated property in the City. However, all of this land, with the exception of Site 9, has been committed to commercial/industrial development. Moreover, it is important that the City retain this property for commercial and industrial purposes in order to achieve a proper relationship among land uses consistent with the subregional jobs/housing balance suggested by SCAG.

### UNDERDEVELOPED AND REDEVELOPABLE AREAS

Underdeveloped sites are defined as properties which are developed at less than their designated maximum densities would permit. While no such sites exist within the City, some intensification of development is expected to occur through the construction of second units on lots with existing, single-family dwellings. Due to the recent development of the City, there are no sites which could be redeveloped with residential uses and there are no apparent opportunities for the replacement of existing non-residential uses with residential uses.

### SURPLUS LANDS

The City owns three developed park sites, an undeveloped library site and a site for a possible, future civic center. None of these sites, however, are considered to be surplus properties. Similarly, the City is unaware of any State or Federally controlled land which has been identified as surplus and available for acquisition. While the Las Virgenes Unified School District declared approximately 19 acres of land it owned on Foxfield Drive to be surplus several years ago, it is currently being developed with 33 detached single-family homes.

### POTENTIAL HOUSING SITES

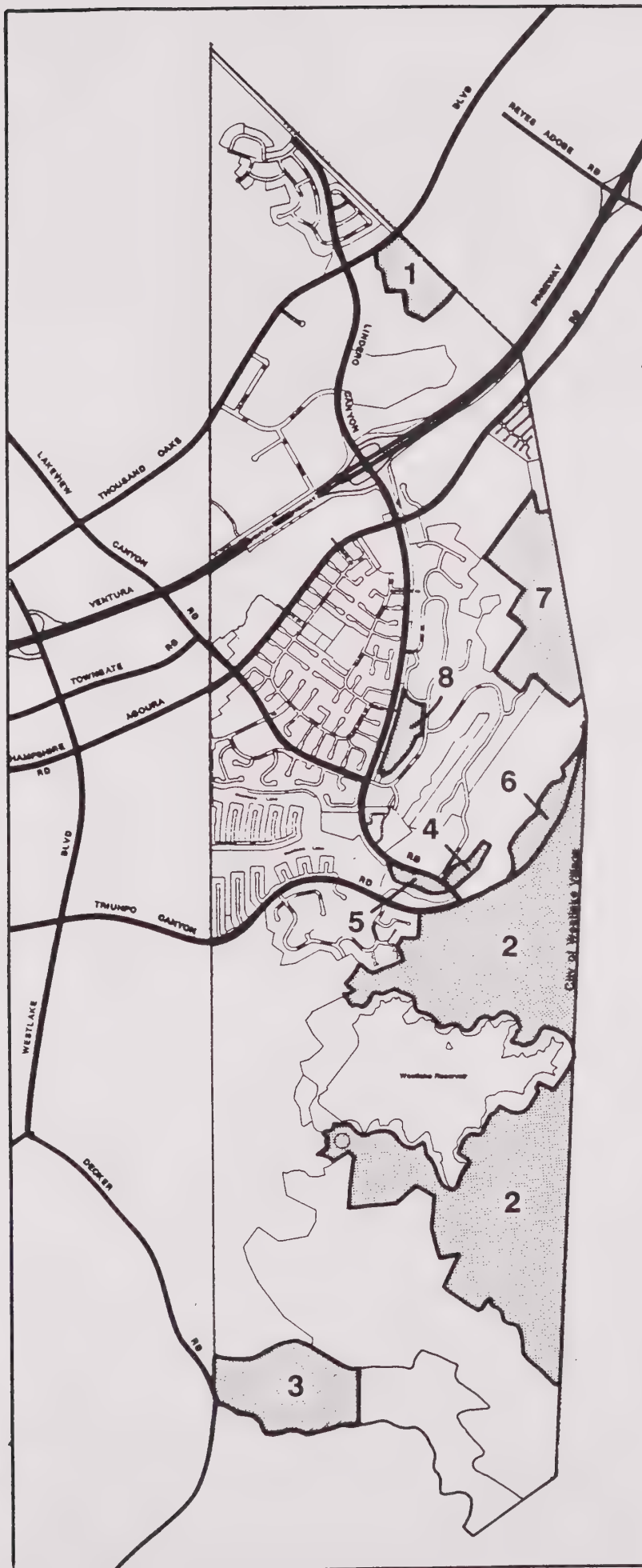
Based on the preceding analyses, eight sites have been identified that are both available and suitable for future residential development (Figure 3). These sites could accommodate a wide variety of housing types and densities, ranging from large-lot custom homes to high density senior citizen units. The maximum number of dwelling units which could be developed at each site, and the site characteristics that need to be taken into account when formulating development plans for each of these properties, are summarized in Table 5.



A maximum of 696 units could be added to the City's housing stock under the existing general plan designations for these sites. In addition, there were 147 units that were under construction at the time of the preparation of this element that were not included in the inventory of existing units. Hence, a total of 843 additional dwelling units could be constructed within the City during the life of this element without redesignating any properties. This represents a 31 percent increase over the City's 1989 housing stock and exceeds the projected number of new housing units needed within the City by 1994 according to SCAG's Regional Housing Needs Assessment.







## AREAS OF POTENTIAL RESIDENTIAL DEVELOPMENT

SITE NO.	POTENTIAL UNITS
1.	250 UNITS
2.	330 UNITS
3.	56 UNITS
4.	*
5.	*
6.	35 UNITS
7.	4 UNITS
8.	17 UNITS

\* SUBJECT TO CITY COUNCIL REVIEW AND  
APPROVAL OF GENERAL PLAN AMENDMENT  
AND ZONE CHANGE.

FIGURE 3

**City of Westlake Village**

SCALE  
0 2000 Ft





**Table 5**  
**Potential Residential Development Sites**

<u>Site No.*</u>	<u>Size (Lots or Acres)</u>	<u>Land Use Designation</u>	<u>Potential Units</u>	<u>Site Characteristics to be Considered in Preparing Development Plans</u>
1	20 Acres	High Density Residential 10.0 - 18.0 UPA	250	<ul style="list-style-type: none"> <li>• Riparian habitat on southern portion of site</li> <li>• Scattered mature oak trees on site</li> <li>• Natural drainage courses traverse site and discharge into Lake Lindero</li> <li>• SCE easement along eastern boundary</li> <li>• Existing single-family neighborhood to east, beyond easement, and future commercial uses to west</li> </ul>
2	491 Acres	Hillside Residential	330	<ul style="list-style-type: none"> <li>• Steep slopes and rock outcroppings on much of the site</li> <li>• Several prominent ridgelines on site</li> <li>• Portion on site lies within watershed for Westlake Reservoir</li> </ul>



<u>Site No.</u>	<u>Size (Lots or Acres)</u>	<u>Land Use Designation</u>	<u>Potential Units</u>	<u>Site Characteristics to be Considered in Preparing Development Plans</u>
3	74.5 Acres	Hillside Residential	56	<ul style="list-style-type: none"><li>• Scattered, numerous mature oak trees at lower elevations on site</li><li>• High fire hazard area</li><li>• Significant wildlife habitat and migration corridors on site</li><li>• Limited access to site and particularly onto southern portion of site</li><li>• Higher elevations on site are highly visible to balance of community</li><li>• Steep slopes and rock outcroppings over much of site</li><li>• Mature oak and sycamore trees concentrated on western portion of site, with major population of lyon's pentachaeta (endangered species) identified at various on-site locations</li></ul>





<u>Site No.</u>	<u>Size (Lots or Acres)</u>	<u>Land Use Designation</u>	<u>Potential Units</u>	<u>Site Characteristics to be Considered in Preparing Development Plans</u>
4	4 Acres	Low Density Residential 0-4.0 UPA (Increase in density subject to City Council review and approval of General Plan Amendment, Zone Change and accompanying environmental documentation)	4  Unknown	<ul style="list-style-type: none"><li>• Significant wildlife habitat on site</li><li>• Located within Santa Monica Mountains National Recreation Area</li><li>• Access hampered by the site's topography (depressed site)</li><li>• Flood hazard exists over much of site</li><li>• Riparian habitat on site</li><li>• Sewer connection difficulties</li><li>• Portion of site to serve as possible trailhead for Zuma Ridge Trail</li></ul>



<u>Site No.</u>	<u>Size (Lots or Acres)</u>	<u>Land Use Designation</u>	<u>Potential Units</u>	<u>Site Characteristics to be Considered in Preparing Development Plans</u>
5	5 Acres	General Commercial (Residential designation and specific density subject to City Council review and approval of General Plan Amendment, Zone Change and accompanying environmental documentation)	Unknown	<ul style="list-style-type: none"> <li>• Site depressed below street grade</li> <li>• Existing easements constrain buildable area</li> </ul>
6	35 Lots	Mobilehome	35	<ul style="list-style-type: none"> <li>• None - site is being developed in accordance with approved development plans</li> </ul>
7	88 Acres	Hillside Residential- Single-Family	4	<ul style="list-style-type: none"> <li>• Steep slopes</li> <li>• Prominent ridgeline on site</li> <li>• Site is highly visible to much of community</li> <li>• Single point of access</li> </ul>
8	17 Lots	Low Density Residential 0-4.0 UPA	17	<ul style="list-style-type: none"> <li>• None - site is being developed developed in accordance with approved development plans</li> </ul>

\* See Figure 3 for locations.



## HOUSING NEEDS

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While Westlake Village residents are generally adequately housed and the local housing stock is in good condition, there are both existing and projected needs that the City must consider in its housing plans. These needs include: 1) housing affordability; 2) households with special housing needs; 3) the provision of an adequate supply of housing; and 4) the City's role in meeting regional housing needs. Each of these subjects are discussed below.

### HOUSING ASSISTANCE NEEDS

Information generated by the Southern California Association of Government's (SCAG's) 1988 Regional Housing Needs Assessment (RHNA) indicates that a estimated 147 lower income households living in the City need housing assistance. These households, whose incomes are less that 80 percent of the County-wide median income adjusted for household size, are spending more than 30 percent of their monthly income for housing. This leaves a disproportionate share of their monthly income available to purchase other necessities such as food, medicine, and transportation. Moderate and upper income households may, and often do, expend more that 30 percent of their incomes on housing without experiencing hardships. However, this limitation on housing expenditures is critical to lower income households because of the very limited and sometimes fixed nature of their incomes. A breakdown of existing housing assistance needs is presented in Table 6.

**Table 6**

#### **Housing Assistance Needs**

<u>Income of Households Needing Assistance</u>	<u>Owners</u>	<u>Renters</u>	<u>Total</u>	<u>Percent of Total</u>
Low	49	37	86	59
Very Low	<u>44</u>	<u>17</u>	<u>61</u>	<u>41</u>
Total	93	54	147	100

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Source: Southern California Association of Governments, Regional Housing Needs Assessment, 1988.





As defined by the State Department of Housing and Community Development, a lower income household is a household whose annual income is equal to or less than 80 percent of the County's median household income. Moderate income equals 80 to 120 percent of the County's median household income. While these thresholds vary with household size, the current (1989) upper limits for low and moderate rate income households in the City of Westlake Village are shown in Table 7, based on a median annual income of \$38,000 for a family of four.

**Table 7**

**Income Limits For Low and Moderate Income Households**

<u>Income Group</u>	<u>Income Range</u>	<u>Maximum Annual Household Income*</u>
	Median	\$38,000
Very Low	50 % or less of median	19,950
Low	50-80% of median	30,400
Moderate	80-120% of median	45,600

\* Based on a four person household; limit varies with household size.  
Source: State Department of Housing and Community Development.

Federal and State agencies regard 30 percent of gross annual income as a reasonable expenditure for housing. Based on this guideline, the maximum unit price can be estimated which is affordable to these income groups (assuming 10½ percent interest rate, 30-year fixed rate and a 10 percent down payment). The same approach can be used to determine maximum monthly rents affordable to each group (which is also equal to the maximum monthly payment affordable to purchase a unit). Using this approach, the upper limits of purchase and rental housing affordable to low and moderate income persons in the City of Westlake Village have been determined and are shown in Table 8.

**Table 8**

**Affordable Housing Limits  
for Low and Moderate Income Persons**

<u>Income Group</u>	<u>Maximum Affordable Unit Price</u>	<u>Maximum Affordable Monthly Rent</u>
Very Low	\$ 60,500	\$ 499
Low	91,300	760
Moderate	137,500	1,140



## HOUSEHOLDS WITH SPECIAL NEEDS

Within the community's overall estimated housing needs, there are segments of the population that experience special housing needs. These groups include the elderly, the handicapped, female-headed households, and the homeless. Such special needs within the City of Westlake Village are discussed below.

### Elderly Households

According to the 1980 Census, nearly 13 percent of the households in the Westlake Village area\* had at least one member 65 years of age or older in 1980. Assuming that this percentage has remained relatively constant since 1980, then there are presently 342 elderly households in the City of Westlake Village. Of these households, 79 are renting while the remaining 263 own the dwellings that they reside in. The fixed or limited nature of their income poses a special problem with regard to housing affordability for the elderly. This fact is documented by the 1980 Census which reported that 19 elderly persons were living below the Federal poverty level in the Westlake Village area. In addition, the elderly often have special needs in terms of the size, design, and accessibility of housing.

### Handicapped Housing

As reported by the 1980 Census, four percent of the population in the Westlake Village area had work disabilities. A somewhat smaller percentage of the population (.02 percent) had public transportation disabilities. Using these percentages, it is estimated that there are presently 321 persons residing in the City of Westlake Village with work disabilities and 16 persons with public transportation disabilities. While the needs of certain handicapped individuals (i.e., blind, deaf, or experiencing nervous disorders) may be met without special housing accommodations, persons with ambulatory disabilities often require specially designed barrier-free housing.

### Large Families

Of the 3,835 households residing in the Westlake Village area in 1980, 15 percent were comprised of 5 or more persons. Based on this percentage, it is estimated that 395 families living in Westlake Village in 1989 have five or more members. By comparison, only 26 households are estimated to be living in overcrowded conditions, which represents less than one percent of the City's total households. Therefore, it can be concluded that large families living in the City are generally adequately housed.

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\* This area, as defined in the 1980 Census, included the entire City of Westlake Village, as well as a small portion of the neighboring City of Agoura Hills, neither of which were incorporated at the time.



### Female-Headed Households

Approximately eight percent of all households residing in the Westlake Village area in 1980 were female-headed households. Using this percentage, it is estimated that there are presently 211 female-headed households in the City of Westlake Village.

Because they often have limited incomes, female-headed households experience difficulty in finding adequate, affordable housing. In this regard, it is estimated that 24 female-headed households in the City have incomes below the Federally-recognized poverty level.

### Farmworker Housing

The California Government Code requires that the City of Westlake Village consider local farmworker housing needs in formulating the housing element of its General Plan. The State Employment Development Department, in Thousand Oaks, has indicated that there are no farmworker households residing in the City of Westlake Village. Recognizing that the City is located in an urbanizing area in which farming operations no longer exist, it is understandable that there is no need for farmworker housing in the City.

### Emergency Shelter

Similar to farmworker housing, State law requires that the City address the emergency housing needs of the homeless within the framework of this element. In attempting to document or identify the needs of the homeless, local social service agencies and churches, the County Sheriff's Department, the County Fire Department and the City Manager's Office were contacted during the preparation of this document. According to the agencies that were contacted, the requests for emergency housing received from persons in the City of Westlake Village have been minimal. However, one of the churches in the City, the Calvary Community Church, has responded to a need for shelter and other basics of life from individuals who are either "passing through" Westlake Village (about 200 in number over the last five years) or have settled near the City of Westlake Village but not within its corporate limits.

An estimated 30 persons have settled more or less permanently in the Conejo Valley and utilize the services of the Calvary Community Church for basic food, shelter, and job-finding needs. Members of the church who are involved in helping the local homeless fill these needs in a manner that allows these individuals to "help themselves" afford housing. Churches in Westlake Village and elsewhere in the Conejo Valley, in conjunction with the City of Thousand Oaks, are studying the possibility of buying a motel complex in Thousand Oaks to serve as a temporary shelter for the homeless. These organizations have focused their efforts on Thousand Oaks due to a lack of motels or other congregate living facilities in Westlake Village.





Since the input received from the various public and quasi-public agencies that were contacted indicates that there are no chronically homeless persons in the City of Westlake Village, the City has determined that there is no need to identify sites in this element for the development of an emergency shelter or transitional housing. The City will, however, support the efforts of the neighboring City of Thousand Oaks and local churches to establish a shelter for homeless persons who live elsewhere in the Conejo Valley.

### ADEQUATE SUPPLY

SCAG periodically prepares housing need estimates for all cities in Southern California. According to estimates prepared by SCAG in 1988, 448 additional housing units will need to be constructed within the City by 1994 in order to accommodate population growth due to: 1) the formation of new households; 2) the immigration of population to Los Angeles County as a whole; and 3) the redistribution of population within the County based upon factors discussed later in this section. In addition to these units, 17 units would need to be constructed in order to achieve at least a 2 percent vacancy rate for single-family dwellings and a 5 percent rate for multi-family units, while 2 replacement dwellings will need to be constructed within the City by 1994. Therefore, a total of 467 residential units will need to be constructed within the City by 1994. This translates into a minimum of 93 housing starts per year between 1989 and 1994. By contrast, 513 residential units were constructed within the City over the past 5 years or approximately 103 units per year.

The City has allocated sufficient land to accommodate the projected housing need. The Westlake Village General Plan envisions the construction of nearly 800 additional housing units in the City over the life of the plan. This increase is expected to result from residential infilling or the development of currently vacant land. Aside from scattered, individual residential lots, these projected units would be constructed on eight potential development sites as previously described. The location of these sites is shown on Figure 3.

### REGIONAL HOUSING NEEDS

The California Government Code clearly indicates that the community to be served by the local housing element shall include the locality's share of the regional housing need. In the case of the City of Westlake Village, its share of the regional housing need is determined by SCAG. While the process of determining each locality's share of regional housing needs has evolved over the years, the most recent estimates are contained in the RHNA prepared in June 1988.

The RHNA has two primary purposes: 1) identification of housing needs; and 2) allocation of fair share of need to every community. The identification of need refers to the number of housing units necessary to house every household at an affordable price and to replace all dilapidated housing units. The fair share allocation refers to the



number of additional households in each income category who should have housing opportunities available in a particular community. The model strives to obtain an equitable distribution of low and moderate income housing throughout the region. Six major criteria are used in determining the fair share for each community:

1. Market demand for housing.
2. Employment opportunities.
3. Availability of suitable sites and public facilities.
4. Commuting patterns.
5. Type and tenure of housing needs.
6. Housing needs of farmworkers.

In addition, an impact avoidance factor is considered in an attempt to avoid further impact of jurisdictions with relatively high proportions of lower-income households.

As indicated earlier, SCAG has forecasted the need to house 467 additional households in the City by 1994. Using the methodology outlined above, SCAG has broken this projection down by income category. The distribution of this projected need by income category is shown in Table 9.

**Table 9**  
**Distribution of Projected**  
**New Construction by Household Income**

<u>Income Category</u>	<u>Additional Units Needed by 1994 (No./% of Total)</u>
Very Low (less than 50% of County median)	48/10
Low (50 to 80% of County median)	48/10
Moderate (80 to 120% of County median)	64/14
Upper (over 120% of County median)	307/66

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Source: Southern California Association of Governments, Regional Housing Needs Assessment, 1988.



## CONSTRAINTS ON HOUSING DEVELOPMENT

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The production and cost of housing in the City are directly related to the constraints discussed below, which can generally be divided into non-governmental and governmental constraints.

### NON-GOVERNMENTAL CONSTRAINTS

Non-governmental constraints on the provision of housing include the availability of financing, the price of land and the cost of construction. These and other constraints are discussed below.

#### Financing Costs

The California State-wide Housing Plan states that throughout the 1980s, the prime rate in California, and the United States as a whole, has been high in relation to that of earlier decades. While the prevailing interest rate of 11 percent in June 1989 is low compared to the 1982 peak of 18.8 percent, it is high compared to the levels of 4 and 5 percent recorded in the early 1960s and the rates of less than 7 percent as recently as 1977. The current rate represents a 22 increase over the June 1988 witnessed level of 9 percent. The long-term trend has been for interest rates to increase significantly over time.

As a potential constraint on the maintenance, improvement and development of housing within the City of Westlake Village, the availability of financing, and the cost thereof, to local residents and/or developers was investigated. Representatives of local lending institutions, consisting of both banks and savings and loan establishments, were contacted regarding this matter, with a focus on their efforts to meet the credit needs of the community as required by the Community Reinvestment Act. Based on this investigation, financing is available to all economic segments of the community and at interest rates that are not significantly different than in surrounding areas.

In conclusion, financing costs have been determined to be a potential constraint on the maintenance, improvement, purchase and development of housing within the City.

#### Construction Costs

The California State-wide Housing Plan reports that direct construction costs have increased dramatically over the last decade. According to the Real Estate Research Council of Southern California, the total cost of the construction of an "average, hypothetical single-family residence" in the Los Angeles area has risen from \$57,450 in January 1983 to \$69,400 in April 1989. In the year between April 1988 and 1989, there was an increase of \$1,600. The cost per square foot has gone from \$36.59 in January 1983 to \$44.20 in April 1989 (up from \$43.16 in April 1988).





According to the Real Estate Research Council, the cost of the construction of an "average, hypothetical three-story frame and stucco apartment house" has gone from \$732,500 in January 1983 to \$882,400 in April 1989, up from \$861,800 in April 1988. The cost per square foot has increased from \$30.52 in January 1988 to \$36.77 in April 1989 (up from \$35.91 in April 1988).

It has been concluded that construction costs represent an actual constraint on the improvement and purchase of housing within the City. This constraint, however, lies largely outside the purview of local government. This actual constraint is further discussed in the Governmental Constraints section of this element.

### Land Costs

Since the mid-1960s, raw land prices have been significantly higher in Southern California than in the rest of the United States. According to the California State-wide Housing Plan, in the year 1966-67, the price per square foot of raw developable land was \$3.58 in California versus \$1.58 in the Midwest and \$1.64 in the Northeast. In the early 1980s, the average cost of developable land in California was nearly \$190,000 per acre, compared to \$55,000 for the rest of the Country.

Data for the 1980 price of raw land per square foot in 20 metropolitan areas in the U.S., presented in the California State-wide Housing Plan, reveals that the square foot cost of raw land was highest in Honolulu, Hawaii, at \$10.59 per square foot. The next five metropolitan areas with the highest raw land costs were all located in California; Los Angeles-Long Beach (Los Angeles County) was second at \$4.48 per square foot and Riverside-San Bernardino-Ontario (Riverside and San Bernardino Counties) was sixth at \$2.50 per square foot.

The Construction Industry Research Board (CIRB), in compiling housing component cost data for California for selected years from 1970 to 1980, reported that land costs for a single-family home rose from \$6,600 (21 percent of the total cost) in 1970 to \$26,700 (27.8 percent) in 1980. It is estimated that, at present, this figure is now 32 percent.

Recognizing that new tract homes in Westlake Village are selling for \$450,000-\$650,000, and that custom-built homes are currently starting at \$1,000,000, the 32 percent figure identified above would translate into a raw land price of at least, \$144,000 per unit. For the most expensive tract homes (\$650,000), this figure would be \$208,000.

As an example of the land costs associated with custom home construction, in a recent land sales transaction, a 19-acre parcel in Westlake Village sold for \$13.75 million. The developer acquired this property for the purpose of building 33 custom homes, each on a lot averaging a little more than half an acre in size. In this case, the land costs averaged \$416,677 per residential lot.



In part, land costs reflect the scarcity of developable land within the City, as previously discussed in the Vacant Land Inventory section of this element. Land costs are an actual constraint on the purchase and development of housing within the City that can only be mitigated through subsidization by local government. However, as discussed in the Governmental Constraints section of this element, the City of Westlake Village does not have the financial resources to assist with land write-down.

### Rising Housing Values

The continued rise in the values of existing City residences precludes the creation of a local "trickle-down" situation wherein housing becomes affordable due to its age. Indeed, increasing valuations have led to situations in which present homeowners could not now afford to purchase their own homes.

This is reflected throughout Los Angeles County, where home prices have risen dramatically and at a rising rate. Home prices have risen 31 percent from April 1988 to April 1989, compared to 18.6 percent from April 1987 to April 1988, and 12.5 percent from April 1986 to April 1987 (Real Estate Research Council, 1989 First Quarter Real Estate and Construction Report).

The home price index for Los Angeles County reached 630 in April 1989, indicating that, on average, prices here have increased 6.3 times over the 1975 levels. In conclusion, housing values are an actual constraint on the purchase of housing within the City that is beyond the control of local government.

### Land Availability/Environmental Constraints

Most of the developable land area within Westlake Village is designated for residential development and the General Plan provides for a wide range of housing types and densities. Much of the residentially-designated land in the City has already been developed with existing residential development having occurred in the areas of the City which have presented the fewest constraints to development. These include the areas with good access, gentle topography, easily available utility service and no natural or man-made hazards. These are the areas best suited for urban development and most able to accommodate higher density residential uses.

Many of the large areas designated for residential uses which are yet to be developed contain more constraints than previously developed areas and are not well-suited to many forms of higher density development. As a result, the land use controls for these areas are designed to reflect the constraints presented by topography, poor access, significant ecological areas and other factors and, therefore, only a limited range of densities and housing types are permitted. Only a small amount of the undeveloped or uncommitted land in the City is potentially suitable for multi-family residential development. The constraints presented by many development sites not only limit the number of residential units which can be constructed, but also add to the cost of development.





In the previously developed areas of the City, most residential parcels are developed to their maximum permitted density and very little opportunity for infill development exists. No moratoriums or other interim controls are in effect which restrict the development of residential units.

Land availability is an actual constraint on the development of housing within the City. Aside from redesignating non-residential property for residential use, which the City intends to do, there is nothing that can be done to mitigate this constraint. The availability of land for future residential development is discussed in greater detail under the Vacant Land Inventory and Potential Housing Sites sections of this element.

## GOVERNMENTAL CONSTRAINTS

Potential constraints on the provision of housing which could be attributed to governmental actions include land use controls, development standards, fees, codes, review procedures, and funding limitations. Each potential constraint and its effect on housing is discussed below.

### Building Codes

The City's building codes are based upon the Uniform Building, Plumbing, Mechanical, and Electrical Codes and are considered to be the minimum necessary to assure protection of the public's health, safety, and welfare. No regulations have been identified which would unnecessarily add to housing costs. Therefore, it has been concluded that local building codes do not represent either a potential or actual constraint on the provision of affordable housing.

### Development Review

The development review process in Westlake Village is relatively streamlined compared to that of most cities. Processing times vary according to the complexity of proposed projects and the extent of the environmental review required by State law, but are considered by the City to be reasonable. Layers of review and decision-making are minimized in Westlake Village since the City does not have a Planning Commission, Design Review Board, or other reviewing bodies. Only the City Council and staff review proposed projects.

### Development Standards

The overall parameters that dictate the location, type and intensity of new development within the City are established by the General Plan. These parameters define the City's development policy which derives from an attempt to balance housing needs with infrastructure capacities and physical environmental considerations. It should be pointed out that this development policy, as expressed through this element of the General Plan, provides for the construction of 70 percent more units than projected by the RHNA.





One of the primary tools for carrying out the intent of the General Plan is the City's Zoning Ordinance. The Westlake Village Zoning Ordinance and the various development standards set forth therein are totally consistent with the parameters and policies established in the General Plan. The ordinance's development standards respond to natural conditions and reflect the resulting development potential as discussed previously in this element. The specific standards contained in the Zoning Ordinance are similar to those of surrounding communities and do not unreasonably add to the cost of development. Therefore, the City's development standards are not seen as a constraint on the provision of affordable housing.

#### Development and Permit Fees

Development fees include school impact fees, park development fees (consistent with the Quimby Act) and traffic impact fees. Permits fees include planning application and plan check fees.

Legislation enacted by the California electorate and/or legislature has had a direct impact on the development fees charged by governmental agencies. The adoption of Proposition 13 in 1978 resulted in reduced local government income from ad valorem property taxes. As a result of the restrictions on this revenue source, local governments have tended to increase the burden placed on new development to finance infrastructure. This is done through capital improvement fees (impact fees), utility connection fees and other development fees. Legislatively, State Assembly Bill 2926, which was passed on January 1, 1987, allows school districts to charge developers fees of \$1.50 per square foot for residential development, and 25 cents per square foot for non-residential development, on an across-the-board basis for school facilities. Prior to the passage of this bill, school districts were required to establish proof that they were "overcrowded" in order to be allowed to charge such fees. The passage of this bill has allowed such fees to be almost universally charged by California school districts.

The fees specifically charged by the City at the time of development include: 1) a traffic signalization and capital improvement fee to contribute towards the future installation of such signals on a citywide basis; and 2) an in lieu fee for the acquisition and/or development of public parkland in those cases where land is not dedicated pursuant to the Quimby Act, nor adequate private recreational facilities are provided on-site. Charges assessed by other agencies include a school impact fee assessed by the Las Virgenes Unified School District, in accordance with AB 2926, and meter installation and hook-up fees charged by the Las Virgenes Municipal Water District to help defray the capital costs associated with providing water and sewer services. Although all of the above development fees and charges can be viewed as costs which affect the price of housing, they are not considered excessive or beyond the amount required to cover expenditures.



The City of Westlake Village charges permit fees to cover the costs for the processing and checking of development, building, plumbing, electrical, and grading plans. A recent survey of such fees charged by cities that are similar to Westlake Village (incorporated within the last 10 years and with relatively brisk development activity on an ongoing basis) found that Westlake Village's fees are comparable to and even lower than those charged by similar cities. The comparison of these fees is shown in Table 10.

In conclusion, neither the development nor the permit fees charged by the City are seen to constitute a constraint on the provision of affordable housing.

### On and Off-Site Improvement Requirements

As a result of the master-planned nature of the community, most infrastructure, such as streets, storm drains, waterlines, sewer and utility lines are already in place. Therefore, future requirements for the construction of citywide infrastructure will likely be minimal. However, residential development in the hillside areas of the southern section of the City, where there is very little existing infrastructure, will necessitate the extension of local roadways, utilities, drainage systems and other public improvements. Therefore, the provision of needed infrastructure may represent an actual constraint on the development of affordable housing in the more remote hillside areas of the City. Moreover, the ability of the City to assist with these off-site improvement costs has been hampered by the funding limitations imposed by Propositions 13 and 4.

### Utilization of State and Federal Assistance Programs

The availability of future government funding for the provision of affordable housing in the City is at best difficult to determine. Federal and State funding for housing programs has dramatically declined in recent years, and their future availability is highly uncertain. The City's ability to use certain housing assistance programs is further hindered by the absence of those population and housing characteristics which would allow it to qualify for participation in such programs. Indices such as the percentage of lower-income residents and the age and level of deterioration of the housing stock are used by the Federal government to determine whether a given community is qualified to participate in its housing and community development programs. The City's housing stock is relatively new and well maintained, and its lower-income population is negligible. Additionally, the City's high housing values result in rents which generally exceed the maximum levels for participation in the Section 8/Housing Voucher Assistance Payments Programs under which the Federal Department of Housing and Urban Development pays landlords the difference between what a lower income household can afford (30 percent of its income) and the fair market rent for adequate housing in the private market.



The City does not have a Redevelopment Agency and, therefore, does not have the use of tax increment financing as a funding mechanism for affordable housing. Moreover, it would be inappropriate for the City to consider the formation of a Redevelopment Agency since there is no need for redevelopment (due to the absence of blight) within the community.



**Table 10**  
**Comparative Permit Fees**

	<u>Westlake Village</u>	<u>Agoura Hills</u>	<u>Santa Clarita</u>	<u>La Canada Flintridge</u>	<u>Thousand Oaks</u>
Conditional Use Permit	\$1,081.00	\$ 720.00	\$1,405.00	\$ 675.00	\$ 500.00
Plan Development Review	\$1,081.00	\$2,365.00 + \$10 per dwell- ing unit	\$1,081.00	N/A	\$ 750.00 + \$5.00 per unit
Specific Plan Review	\$1,085.00 + \$5.00 per acre	N/A	\$1,085.00 + \$5 per acre	N/A	\$ 600.00
Tentative Tract Map	\$1,850.00 + \$12-60.00 per lot	\$1,250.00 for first six lots; \$320.00 for each addi- tional 10 lot	\$2,510.00	\$2,250.00 (deposit) + \$50.00 per lot	\$ 750.00 + \$5.00 per lot
Minor Land Division (Lot Split)	\$1,652.00	\$ 690.00	\$1,925.00	N/A	\$ 300.00
Lot Line Adjustment	\$ 250.00	\$ 345.00 per 4 lots	\$ 215.00	\$ 900.00	\$ 150.00
General Plan Amendment	\$1,426.00	\$1,455.00 + \$ 725.00 zone change fee	N/A	\$ 850.00	\$ 600.00
Variance	\$1,081.00	\$ 771.00	\$1,285.00	\$ 675.00	\$ 350.00
Zone Change	\$1,426.00	\$ 725.00 + \$1,455.00 General Plan Amendment Fee	\$1,615.00	\$ 850.00	\$ 600.00

Source: Willdan Associates, June 1989.





It has been concluded, therefore, that the availability of Federal and State funding for housing programs is an actual constraint. However, despite the general inapplicability or unavailability of funding under such programs, limited opportunities do exist to use State and Federal funds to provide affordable housing. Some of the most commonly utilized programs are discussed in the appendix to this element while their applicability to the City of Westlake Village is examined in Table 11.

### Jobs/Housing Balance

In response to the requirements of the Federal Clean Air Act, the State of California has formulated a State Implementation Plan (SIP) that sets forth the measures that are necessary to ensure the attainment and maintenance of the National Ambient Air Quality Standards (NAAQS) contained in the Act. As a means of carrying out the SIP and ensuring that the NAAQS are attained in the South Coast Air Basin, in which the City of Westlake Village is located, the Southern California Association of Governments and the South Coast Air Quality Management District have adopted a Regional Air Quality Management Plan (AQMP). The AQMP, in turn, requires all jurisdictions within the South Coast Air Basin to revise their General Plans to be consistent with the SIP by January 1, 1992. A local General Plan is consistent with the SIP if the development allowed thereunder is consistent with the jobs/housing balance ratios in the SIP.

As previously discussed, the City of Westlake Village is located within a subregion that SCAG has identified as being "jobs poor", with an employment to housing ratio of 0.62 jobs per dwelling unit. As defined by SCAG, a balanced subregion is one having an employment to housing ratio of 1.2 jobs per dwelling unit. Consequently, the Regional Growth Management Plan encourages local job growth over continued residential development in the Santa Monica Mountain subregion, within which the City of Westlake Village is one of the major employment centers. Therefore, adherence to the jobs/housing balance ratios in the SIP represents an actual constraint on the expansion of housing opportunities within the City.



**Table 11**

**Applicability of Housing Programs**

<b><u>Program*</u></b>	<b><u>Comments</u></b>
Section 8 Existing	Local rents generally exceed FMR's for program. Some units in City would qualify, but Countywide demand far in excess of funding availability limits participation by local residents. Availability of assistance depends on efforts and priorities of Los Angeles County Housing Authority.
Section 8 Moderate Rehabilitation	Inapplicable due to well-maintained condition of local housing stock.
Section 8 New Construction	Keen competition for limited funds available. Also see comments related to Section 8 Existing.
Section 202	Limited funding and intense competition for available funds. Requires non-profit housing sponsor. Potential funding source for elderly/handicapped housing on Site 4, depending on developer.**
Section 106(b)-Seed Money Loans	Used solely in connection with Section 202 loans. See comments related to Section 202 program.
Community Development Block Grant (CDBG)	Funds may be used for rehabilitation, land write-down and off-site improvement costs, but not for actual construction of new housing. Due to prevailing socio-economic and housing characteristics, City receives nominal funding (less than \$30,000) per year. Funds are inadequate to have measurable impact on affordable housing opportunities.



SB 99-Redevelopment Construction Loans	Inapplicable since City has no need or cause for use of redevelopment law.
CHFA-Direct Lending	Overall construction costs, and resulting rents, are deterrent to local use of program. Developers must apply directly to CHFA for loans.
CHFA-HOHI Program	No need for program due to well-maintained condition of housing stock.
California Self-Help Housing	Local land costs are major deterrent to use of program.
Mobile Home Park Assistance	Program is applicable to and is being used in conjunction with conversion of Oak Forest Mobile Home Park to resident ownership.
Emergency Shelter	Needs are adequately being met at this time; no need for program.
Special User Housing Rehabilitation	Inapplicable due to absence of sub-standard housing.
Predevelopment Loans	Could possibly be used by non-profit sponsor to cover predevelopment expenses associated with potential elderly/handicapped housing development on Site 4. Eligible expenses are the same as for Section 106, loans which would more likely be used in conjunction with Section 202 loans.
Senior Citizen Shared Housing	Program could be used to provide outreach, referral and placement services to senior citizens interested in shared housing arrangements. Ongoing costs and lack of in-house administrative staff are obstacles to use of program.





Rental Housing Construction	As name implies, program applies to construction of rental housing. Preference of local developers to construct purchase housing is obstacle to use of program, as are local overall construction costs.
Deferred Payment Rehabilitation Loans	No need for program in light of condition of housing stock.
Marks Foran Rehabilitation Loans	No need for program due to well-maintained condition of local housing stock.
AB 1151-Density Bonuses	Applies to all local governments in California. City's Zoning Ordinance provides density bonuses, or other incentives in lieu thereof, for housing developments that meet criteria set forth in California Government Code.
AB 655-Multi-Family Revenue Bonds	City would have to execute Cooperative Agreement in order to make Countywide bond proceeds available locally. However, use of funds depends on developer interest. Rents allowed under program could be deterrent to use by local developers.
Single-Family Mortgage Revenue Bonds	Similar to multi-family bond program, City would have to execute Cooperative Agreement in order to make Countywide bond proceeds available within City. Sale prices allowed under program eliminate new homes from consideration. However, some resale homes within City fall within program limits. Limited applicability.
Redevelopment-Tax Increment Financing	Unavailable and inapplicable since City has not formed Redevelopment Agency. No need for redevelopment due to absence of blight.

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\* See appendix for explanation of programs.

\*\* Site number refers to potential residential development site shown on Figure 3.



## HOUSING PROGRAM

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The City's housing goals and policies are implemented through its housing program, which sets forth actions the City intends to take through the administration of land use and development controls, the provision of regulatory concessions and incentives, and the utilization of appropriate Federal and State financing and subsidy programs when available.

As discussed in previous sections, it is apparent that essentially all of the City's residents are presently sheltered in recently constructed and sound housing, located in attractive surroundings. Therefore, the greatest concerns regarding existing housing conditions are related to preserving the present environment.

Recognizing the potential and actual constraints on the City's ability to provide affordable housing, the City's housing program is primarily oriented towards those measures which can be accomplished at the local level.

## HOUSING POLICIES AND IMPLEMENTATION MEASURES

### Accessibility to Housing

#### Policy:

1. Promote accessibility to housing opportunities by all households, regardless of race, color, religion, sex, marital status, income, age, household size, or physical disability.

#### Implementation Measures:

1. Continue to utilize the services of the Fair Housing Congress of Southern California.
2. Continue to utilize the housing information and referral services offered by the Los Angeles County Housing Authority for persons seeking affordable rental and purchase housing.
3. Respond to any and all complaints regarding the failure of local lending institutions to meet the credit needs of the community as required by the Community Reinvestment Act.



## Preserving Housing and Neighborhoods

### Policies:

1. Encourage the continued high maintenance levels currently in practice.
2. Ensure that new residential development is consistent with the plans and policies of the General Plan.
3. Ensure the compatibility of new development with existing residential uses.

### Implementation Measures:

1. Support the enforcement of neighborhood covenants, codes, and restrictions which maintain the community's appearance.
2. Require the design of affordable housing projects to complement the character of the surrounding area and to not be artificially separated from the community.
3. Ensure that affordable units required for a project receiving a density bonus do not differ in appearance from market rate units of the same model.
4. Continue and expand code enforcement efforts, as necessary.

## Preserving Affordability

### Policy:

1. Investigate and pursue programs and funding sources designated to maintain and/or improve the affordability of existing housing units to low and moderate income households.

### Implementation Measures:

1. Execute Cooperative Agreement with Southern California Home Financing Authority to allow for use of below market rate financing under Single-Family Mortgage Revenue Bond program by developers/first time homebuyers in Westlake Village.
2. Pursue set aside of rental assistance funds for eligible local residents through the Los Angeles County Housing Authority.
3. Assist low income tenants of the Oak Forest Mobile Home Park in procuring below market rate financing for the purchase of lots in the park under the State Mobile Home Park Assistance Program.



4. Require the owners of the Oak Forest Mobile Home Park to provide financing to tenants who wish to purchase lots as the park is converted to resident ownership and who cannot otherwise obtain conventional financing.
5. Enforce the residential energy conservation requirements set forth in Title 24 of the California Administrative Code as a means to lower long-term housing costs and enhance affordability.
6. Make local residents aware of the energy audits performed by the Southern California Edison Company as a means to reduce energy and, in turn, overall long-term housing costs.
7. Encourage the use of energy conserving techniques in the siting and design of new housing through the development review process.
8. Amend the Zoning Ordinance to enact the provisions of the Solar Rights and Shade Control Acts of 1978.

#### Standards and Plans for Adequate Sites

##### Policies:

1. Ensure the availability of adequate sites for a variety of housing types.
2. Encourage the infilling of vacant residential land.
3. Direct the construction of affordable housing to sites which are:
  - a. located with convenient access to schools, parks, public transportation, shopping facilities, and employment opportunities;
  - b. adequately served by public utilities;
  - c. compatible with surrounding existing and planned land uses; and
  - d. minimally impacted by noise, flooding, or other environmental constraints.

##### Implementation Measures:

1. Continue to utilize the City's General Plan and Zoning Ordinance to provide adequate, suitable sites for new housing construction.





2. Require a project's density to be no less than 75 percent of the assigned maximum number of units for the site in order to ensure that the potential for providing housing as envisioned in the General Plan is utilized to the greatest extent possible.
3. Direct affordable housing construction to sites that conform with established siting criteria.
4. Consider amending the General Plan to reclassify commercially designated property on Lindero Canyon Road (Site 5 on Figure 3) to facilitate high density residential development on this site.
5. Consider amending the General Plan to reclassify residentially designated property on Lindero Canyon Road (Site 4 on Figure 3) to facilitate high density residential development on this site.

#### Adequate Provision of Housing for All Economic Segments of the Community

##### Policies:

1. Provide a range of residential styles, locations, and densities.
2. Minimize the impact of the City's development processing on housing costs.
3. Encourage the use of innovative land use techniques and construction methods to housing costs without compromising basic health, safety, and aesthetic considerations.
4. Strive to provide incentives for and otherwise encourage the private development of new affordable housing for low- and moderate-income households.
5. Investigate and pursue programs and funding sources designed to expand housing opportunities for low- and moderate-income households, including first time home buyers, the elderly and handicapped.
6. Periodically reexamine local building and zoning codes for possible amendments to reduce construction costs without sacrificing basic health and safety considerations.

##### Implementation Measures:

1. Periodically evaluate the City's development processing system relative to its impact on housing costs, and evaluate all new requirements in terms of their impact on costs.



2. Expedite the processing of projects proposing the construction of affordable housing.
3. Permit the development of congregate housing (units with common cooking and dining facilities, and separate living quarters) in order to provide affordable housing opportunities for senior citizens.
4. Allow the use of construction and siting techniques which would result in lower housing costs but would preserve the City's overall residential character.
5. Support the formation and efforts of bona fide nonprofit organizations and citizens groups which are eligible to apply for Federal and State housing funds and who may sponsor proposals to provide affordable housing.
6. Apply City development controls in a manner that provides for a range of residential styles at various locations and densities within the City.
7. Grant a density bonus of not less than 25 percent of the maximum allowable density or provide incentives of equivalent financial value for projects qualifying under Government Code Sections 65915-65918 (mandatory density bonus), subject to the following conditions:
  - a. That prior to issuance of any zone clearance related to the project, the developer shall enter into an Affordable Agreement, the contents of which shall include but not be limited to unit price, phasing, outreach methods, deed restrictions, and sale of units to non-target income households.
  - b. That the developer shall undertake an outreach program for the purpose of notifying potential target income households of the availability of affordable units. Said program shall be in a form and of a duration acceptable to the City.
8. Permit density bonus units to be transferred to another location when appropriate.
9. Permit second units to be constructed on parcels with an existing single-family residence, in accordance with the provisions of Government Code Section 65852.1.
10. Support the efforts of local organizations, in conjunction with neighboring cities, to provide temporary assistance as well as a permanent shelter for the homeless in the Conejo Valley area.
11. Consider amending the Zoning Ordinance to establish a second unit program in accordance with Government Code Section 65852.2.



## Jobs/Housing Balance

### Policies:

1. Support the jobs/housing balance policies set forth in the Southern California Association of Governments' Regional Growth Management Plan in order to achieve improved regional mobility and air quality.
2. Support an improved jobs/housing balance within the Santa Monica Mountains Subregion, consistent with the characteristics of the resident work force.
3. Ensure that job growth within the City of Westlake Village is compatible with the character of the community, and is consistent with high-quality standards of development.

### Implementation Measures:

1. Comply with the conformity review requirements set forth in the Regional Air Quality Management Plan related to achieving an improved jobs/housing balance within the Santa Monica Mountains subregion.
2. Through the development review and approval process, ensure that new commercial, office, and business park uses are compatible with established community character, and are consistent with City design and development standards.
3. Use the General Plan and Zoning Ordinance to ensure that future nonresidential development will primarily consist of uses (e.g., business parks, corporate headquarters, research and development facilities, etc.) that can take advantage of the skilled, professional work force residing in the Santa Monica Mountains subregion, thereby minimizing lengthy commuting to jobs within the City.

The City's current (1989-1994) housing action plan is summarized in Table 12. The policies and supporting actions have been organized around six major issue areas identified by the State Department of Housing and Community Development. The actions to be undertaken by the City have been programmed to facilitate implementation and evaluate progress. The anticipated impact, responsible agency, potential funding, and schedule for each action is discussed. The anticipated accomplishments have been quantified where possible.

As seen in this table, the potential housing sites identified in the element could accommodate the construction of at least 696 additional housing units. In addition, there were 147 units under construction at the time of the preparation of this document that were not included in the inventory of existing units. Therefore, a total of 843 units could be constructed within the City during the planning period, exclusive of the ultimate





disposition of Sites 4 and 5 on Figure 3, which is 376 units more than the projected need set forth in the RHNA. Of the 843 units, at least 69 units would be affordable to low and moderate income households. It is not possible to predict how many of these 69 units would be affordable to households in each specific income category (i.e., moderate, low and very low) due to uncertainties regarding funding sources and the economic feasibility of specific levels of housing, subsidies for projected residential developments.

By comparison, the RHNA projects a need for 160 additional units affordable to low and moderate income households by 1994. Therefore, the programs to be undertaken by the City will meet 43 percent of the projected need. This represents an ambitious effort to address the RHNA forecasts, particularly in light of the numerous prevailing constraints that were previously discussed. Moreover, this figure could increase depending upon the ultimate disposition of Sites 4 and 5 on Figure 3.

With regard to existing housing need, the only manner in which this need can be addressed is through the provision of rental assistance. As previously mentioned, the RHNA estimates that there are 147 lower income households in need of rental assistance within the City. Recognizing that the rental assistance funds that are available are very limited and intensely competed for (see Table 11 and the Appendix for a discussion of potential funding mechanisms), the City can realistically expect to meet only a fraction of this need and, then, only with the cooperation and assistance of the Los Angeles County Housing Authority. According to the County Housing Authority, the maximum number of lower income households likely to receive rental assistance in Westlake Village over the next five years would be five households per year, or a total of 25 households. In conclusion, the City will produce the maximum number of affordable housing units that is feasible over the next five years in light of the fiscal, environmental, land supply and other non-governmental constraints outlined in this element. The programs that will be used to create affordable housing opportunities and estimates for the anticipated accomplishments under each program are summarized in Table 13.

## PRIORITIES

As previously indicated, the ability of the City of Westlake Village to affect local housing needs is limited by the resources available for this purpose. These resources include land, enabling legislation, political leverage or housing expertise, and funding. Local governments in particular are constrained by the availability of funding for housing-related activities.



In order that available resources are used most effectively, thereby maximizing the benefits derived therefrom, a prioritization of local housing needs is essential as a guide in distributing those resources. Therefore, where conflict may arise in the implementation of the housing program set forth herein, the City shall allocate its limited resources on the basis of the following priorities:

- Priority 1 - Expansion of the local housing supply in terms of both market-rate and affordable housing.
- Priority 2 - Preservation of existing affordable housing opportunities.
- Priority 3 - Maintenance and improvement of the existing housing stock.



**Table 12**  
**Housing Action Plan / 1989-1994**

<u>Action</u>		No. of Units Constructed/ <u>Conserved</u>	No. of Households <u>Assisted</u>	Responsible <u>Agencies</u>	<u>Financing*</u>	<u>Schedule</u>
A. <u>Accessibility</u>						
1.	Continue to utilize services of Fair Housing Congress of Southern California.		2,634	San Fernando Valley Fair Housing Council, City Manager's Office	CDBG	1989-94
2.	Continue to use housing referral and other services offered by L.A. County Housing Authority.		2,634	L.A. County Housing Authority, City Manager's Office	Department Budget	1989-94
3.	Respond to complaints about failure of local lending institutions to comply with Community Reinvestment Act.		2,634	City Manager's Office	Department Budget	1989-94
B. <u>Preserving Housing and Neighborhoods</u>						
1.	Support enforcement of neighborhood CC&R's.	2,714		City Planning Department, City Attorney's Office	Department Budget	1989-94
2.	Require design of affordable housing to complement neighborhood character and to be physically integrated therein.			City Planning Department	Development Requirement	1989-94
3.	Ensure that affordable units do not differ in appearance from market rate units in the same development.			City Planning Department	Department Budget	1989-94
4.	Continue and expand code enforcement efforts, as necessary.	2,714		City Planning Department	Department Budget	1989-94

\* Refer to appendix for information regarding potential funding mechanisms for housing actions.



		No. of Units Constructed/ <u>Conserved</u>	No. of Households <u>Assisted</u>	Responsible <u>Agencies</u>	<u>Financing</u>	<u>Schedule</u>
C.	<u>Preserving Affordability</u>					
1.	Execute Cooperative Agreement with Southern California Home Financing Authority to allow use of Single-Family Mortgage Bond program by local developers/first time home-buyers.		15*	City Manager's Office, Southern California Home Financing Authority	Single-Family Revenue Mortgage Bonds	1991-94
2.	Pursue set aside of rental assistance funds for eligible local households.		25**	L.A. County Housing Authority, City Manager's Office	Section 8 Housing Assistance Program	1991
3.	Assist low income tenants of Oak Forest Mobile Home Park in procuring below market rate financing for purchase of lots in park under MHPA program.		29***	City Manager's Office, City Planning Department	State Mobile Home Park Assistance Program	1990-91
4.	Require the owner's of the Oak Forest Mobile Home Park to provide financing to tenants who wish to purchase lots as park is converted to resident ownership and who cannot otherwise obtain conventional financing.		20	City Manager's Office, City Planning Department	Development Requirement	1990-91
5.	Enforce the residential energy conservation requirements set forth in Title 24 of the California Administrative Code as a means to lower long-term housing costs.		843	City Building & Safety Department	Department Budget	1989-94

\* Based on experience of similar cities participating in program.

\*\* Estimate of households likely to receive assistance according to Los Angeles County Housing Authority.

\*\*\* Based on application for assistance of January 1990.





	<u>Action</u>	<u>No. of Units Constructed/ Conserved</u>	<u>No. of Households Assisted</u>	<u>Responsible Agencies</u>	<u>Financing</u>	<u>Schedule</u>
6.	Make local residents aware of the energy audits performed by SCE as means to reduce long-term housing costs.		2,634	City Manager's Office, Southern California Edison Company	Department Budget	1989-94
7.	Encourage use of energy conserving techniques in siting and design of new housing through development review process.		792	City Building & Safety and Planning Departments	Department Budgets	1989-94
8.	Amend Zoning Ordinance to enact provisions of the Solar Rights & Shade Control Acts of 1978.		2,634	City Planning Department, City Attorney's Office	Department Budgets	1991-92
D.	<u>Standards and Plans for Adequate Sites</u>					
1.	Continue to use General Plan and Zoning Ordinance to provide adequate, suitable sites for new housing construction.	843		City Planning Department	Department Budget	1989-94
2.	Require that potential housing sites be developed with no less than 75 percent of the maximum units envisioned under the General Plan.	Units accounted for under D.1 above		City Planning Department	Department Budget	1989-94
3.	Direct affordable housing construction to appropriate sites.			City Planning Department	Department Budget	1989-94

- Based on buildout of available acreage in accordance with Westlake Village General Plan. Although sufficient acreage is available to meet projected housing needs, this does not imply that the necessary units will be constructed. Financial, environmental and other constraints may continue to impede housing development. Actual number of units constructed over the next five years will depend upon decisions made in the private marketplace.



	<u>Action</u>	No. of Units Constructed/ <u>Conserved</u>	No. of Households <u>Assisted</u>	Responsible <u>Agencies</u>	<u>Financing</u>	<u>Schedule</u>
4.	Consider amending the General Plan to facilitate high density residential development at Site 5 on Figure 3.	Unknown*		City Planning Department	Department Budget	1991-92
5.	Consider amending the General Plan to facilitate high density residential development at Site 4 on Figure 3.	Unknown*		City Planning Department	Department Budget	1991-92
E.	<u>Adequate Provision of Housing for All Economic Segments of Community</u>					
1.	Periodically evaluate impact of development processing system on housing costs.			City Planning, Building & Safety and Engineering Departments	Department Budgets	1989-94
2.	Expedite processing of affordable housing development.			City Planning, Building & Safety and Engineering	Department Budgets	1989-94
3.	Permit development of congregate housing.			City Planning Department	Department Budget	1989-94
4.	Allow use of construction and siting techniques that reduce housing costs.			City Planning and Building & Safety Departments	Department Budgets	1989-94
5.	Support formation and efforts of bona fide nonprofit organizations/groups to procure Federal or State funds for affordable housing construction.			City Manager's Office and City Planning Department	Department Budgets	1991-94
6.	Apply development controls to provide for a range of residential styles at various locations and densities.			City Planning Department	Department Budget	1989-94
7.	Continue to provide density bonuses or other incentives for developments incorporating affordable units.	Unknown		City Planning Department	Department Budget	1989-94

\* Final specific numbers are subject to City Council review and approval of General Plan Amendment, Zone Change and accompanying environmental documentation.



	<u>Action</u>	No. of Units Constructed/ <u>Conserved</u>	No. of Households <u>Assisted</u>	Responsible <u>Agencies</u>	<u>Financing</u>	<u>Schedule</u>
8.	Permit density bonuses to be transferred to other sites when appropriate.			City Planning Department	Department Budget	1989-94
9.	Continue to permit second units for persons over 60 years of age (i.e., "granny flats") to be constructed on lots developed with single-family homes in accordance with applicable standards.	Unknown		City Planning Department	Department Budget	1989-94
10.	Support efforts to provide temporary assistance as well as a permanent shelter for the homeless in the Conejo Valley area.		30	City Manager's Office	CDBG	1991-94
11.	Consider amending the Zoning Ordinance to establish a second unit program.	5*		City Planning Department, City Attorney's Office	Department Budgets	1991
F.	<u>Jobs/Housing Balance</u>					
1.	Comply with the conformity review requirements set forth in the Regional AQMP.			City Planning Department	Department Budget	1990-94
2.	Use the development review process to ensure that new nonresidential development is compatible with established community character and consistent with City design and development standards.			City Planning Department	Department Budget	1989-94
3.	Use General Plan and Zoning Ordinance to ensure that future nonresidential development will create employment opportunities consistent with the characteristics of the resident work force.			City Planning Department	Department Budget	1989-94

\* Based on experience of similar cities over past five years.





**Table 13**  
**Affordable Housing Opportunities**  
**1989-94**

<u>Program</u>	<u>No. of Units/Households</u>	<u>Funding</u>
Execute Cooperative Agreement with Southern California Home Financing Authority to allow use of Single-Family Mortgage Bond program by local developers/ first time homebuyers.	15	Single-Family Mortgage Revenue Bonds
Pursue set aside of rental assistance funds for eligible local households.	25	Section 8 Rental Assistance Program
Assist low income tenants of Oak Forest Mobile Home Park in procuring below market rate financing for purchase of lots in park under MHPA program.	29	State Mobile Home Park Assistance Program
Require the owner's of the Oak Forest Mobile Home Park to provide financing to tenants who wish to purchase lots as park is converted to resident ownership and who cannot otherwise obtain conventional financing.	20	Development Requirement
Consider amending the General Plan to facilitate high density residential development at Site 4 on Figure 3.	Unknown	Section 202 Program
Consider amending the Zoning Ordinance to establish a second unit program.	5	Dept. Budget-Zoning Ordinance Provision
Support efforts to provide temporary assistance as well as a permanent shelter in Thousand Oaks for the homeless in the Conejo Valley area.	30	CDBG



## UPDATE ANALYSIS

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As part of the periodic review of the housing element, each local government is required to evaluate its progress toward achieving the goals contained in the previous five-year housing element. This evaluation should include a discussion of the following: 1) the effectiveness of the housing element in the attainment of the State housing goal; 2) an analysis of the significant differences between what was projected and what was achieved; and 3) a description of how the goals, objectives, policies and programs of updated element incorporate what has been learned from the results of the previous element.

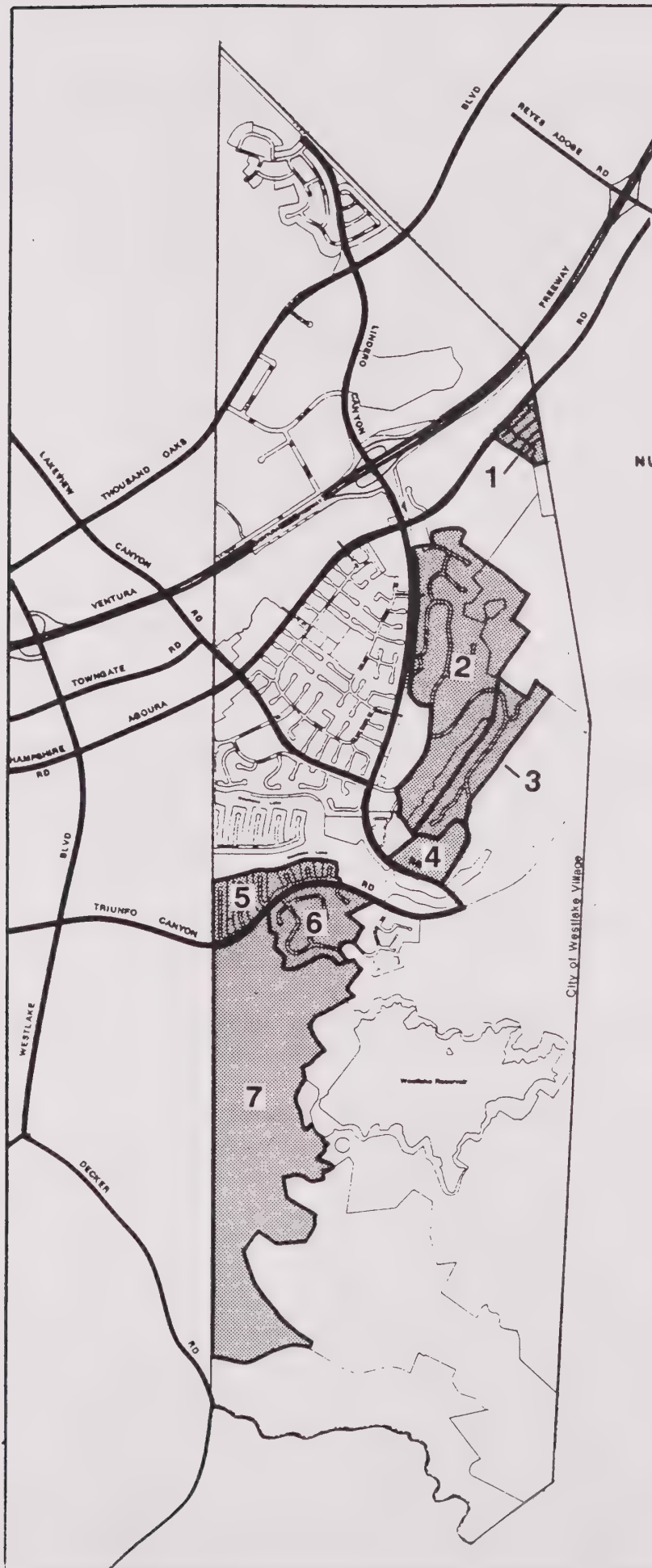
While various housing needs and/or problems continue to persist within the community, the City has made progress toward the attainment of the goals stated in its initial housing element adopted in 1982. The actions that have been taken by the City Council during the intervening years have expanded the supply and improved the quality of housing within the community.

Since the objectives contained in the City's initial housing element were unquantified, it is impossible to measure the degree to which they have been attained. However, over the past five year period, 513 new residential units have been constructed within the City. Of these units, 365 are single family homes and 148 are residential condominiums. Due to financial and other nongovernmental constraints, none of these dwelling units were affordable housing. The general locations of these units are shown in Figure 4.

In addition to these units constructed over the past five year period, 147 units were under construction at the time of the preparation of this document, but not completed and ready for occupancy. Therefore, these units were not included in the inventory of existing units. Instead, these units are accounted for in the Housing Program section of the element.

The goals, objectives, and policies of the updated housing element, like the previous housing element, represent realistic, attainable housing goals based on the City's existing personnel, financial resources, and development opportunities.





# GENERAL LOCATIONS OF NEW RESIDENTIAL DEVELOPMENT 1984-88

NEIGHBORHOOD		NUMBER OF UNITS	
NUMBER	NAME	SINGLE FAMILY	MULTIPLE* FAMILY
1	THE COLONY		84
2	THE TRAILS	10	
3	SOUTHRIDGE TRAILS	2	
4	WESTLAKE POINTE		64
5	SOUTH SHORES	1	
6	PARKWOOD ESTATES	2	
7	THREE SPRINGS	350	
TOTALS		365	148

\*RESIDENTIAL  
CONDOMINIUMS

FIGURE 4

City of Westlake Village

SCALE  
0 2000 Ft







## **REVIEW AND UPDATE**

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In order to maintain the housing element as a viable, working document, it must be reviewed and updated periodically. Periodic review will allow the City to evaluate the progress made toward the attainment of established housing goals. It will also provide the City with an opportunity to adjust programs to respond to changing needs and/or fiscal conditions within the community. The Housing Action Plan has been structured so as to facilitate performance evaluation.

The housing element will be updated as need dictates. In addition to this periodic updating, the City will annually review and evaluate the effectiveness of its housing programs in accomplishing established goals and policies. This review will be conducted in conjunction with the preparation of the City's annual Community Development Block Grant application and specifically the Housing Assistance Plan component thereof. Opportunities for local residents to participate in the periodic review and updating of the housing element will continue to be provided through advertised meetings and/or hearings before the and City Council.

In preparing this updated element, the City did re-examine the goals and policies that give direction to the City's housing programs, as well as the progress that has been made toward their attainment. As previously stated, the housing goals that were adopted by the City Council in 1983 are responsive to the State housing goals and continue to reflect the desires and aspirations of the community. Hence, through the adoption of this updated element, the City of Westlake Village has reaffirmed its commitment to these goals, which are as follows:

- To provide a safe, stable and pleasant living environment for City residents.
- To fulfill the City's local housing needs and its share of regional housing needs to the maximum feasible extent.
- To preserve the high quality of the City's existing housing stock and residential environment.





## OPPORTUNITIES FOR ENERGY CONSERVATION

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As non-renewable energy resources have been progressively depleted and energy costs continue to rise, homeowners have become increasingly aware of energy conserving measures primarily as a means to offset and control the rising costs of fuel. While the use of alternative energy sources is most advantageous in developing new housing, there are numerous energy conserving measures which can be retrofitted onto existing and older housing which conserve the use of non-renewable fuels and save money. Some of the most readily available and feasible measures are briefly described below. In addition, energy conserving fixtures for new and existing units and energy conservation measures for residents are presented in Tables 14 and 15, at the end of this section.

### INSULATION AND WEATHERPROOFING

Most homes in Westlake Village were built within the past twenty-five years, so there are few homes within the City that were constructed during times when there was little concern for the use of electricity, oil and natural gas for heating purposes. However, to conserve the heat generated by older heating units and minimize the heat loss ratio, the earlier-built homes in Westlake Village can be insulated in the attic space and exterior walls. Windows and exterior doors, in these less recent homes, can be fitted with air-tight devices, caulking, or other means to maximize heating and cooling efforts.

### NATURAL LIGHTING

Daytime interior lighting costs can be significantly reduced or eliminated with the use of properly designed and located skylights. Skylights can be easily installed at reasonable expense in existing houses, thereby substantially reducing electricity costs and energy consumption.

### SOLAR ENERGY

Solar energy is a practical, cost effective, and environmentally sound way to heat and cool a home. In California, with its plentiful year-round sunshine, the potential uses of solar energy are numerous. With proper building designs, this resource provides for cooling in the summer and heating in the winter; it can also heat water for domestic use and swimming pools and generate electricity.

Unlike oil or natural gas, solar energy is an unlimited resource which will always be available. Once a solar system is installed, the only additional costs are for the maintenance or replacement of the system itself. The user is not subject to unpredictable fuel price increases. Moreover, solar energy can be utilized without any serious safety or environmental concerns.



Solar heating and cooling systems are of three general types: passive, active, or a combination thereof. In passive solar systems, the building structure itself is designed to collect the sun's energy, then store and circulate the resulting heat similar to a green house. Passive buildings are typically designed with a southerly orientation to maximize solar exposure, and constructed with dense materials such as concrete or adobe to better absorb the heat. Properly placed windows and overhanging eaves also contribute to keeping a house cool.

Active systems collect and store solar energy in panels attached to the exterior of a house. This type of system utilizes mechanical fans or pumps to circulate the warm/cool air, while heated water can flow directly into a home's hot water system.

Although passive systems generally maximize use of the sun's energy and are less costly to install, active systems have greater potential application to both cool and heat the house and provide hot water. This may mean lower energy costs for Westlake Village residents presently dependent on conventional fuels. The City should also encourage the use of passive solar systems in new residential construction to improve energy efficiency for its citizens.

## WATER CONSERVATION

Simple water conservation techniques can save a family thousands of gallons of water per year, plus many dollars in water and associated energy consumption costs. Many plumbing products are now available which eliminate unnecessary water waste by restricting the volume of water flow from faucets, shower heads, and toilets. The use of plant materials in residential landscaping that are well adapted to the climate in the Westlake Village area can also measurably contribute to water conservation by reducing the need for irrigation, much of which is often lost through evaporation.

A family can also save water by simply fixing dripping faucets and using water more conservatively. In addition, such conservation practices save on gas and electricity needed to heat water and the sewage system facilities needed to treat it. By encouraging residents to conserve water and retrofit existing plumbing fixtures with water saving devices, the City can greatly reduce its water consumption needs and expenses.

## ENERGY AUDITS

The Southern California Edison Company provides energy audits to local residents on request. Many citizens are not aware of this program. The City can aid in expanding this program by supplying the public with pertinent information regarding the process including the appropriate contacts. Energy audits are extremely valuable in pinpointing specific areas in residences which are responsible for energy losses. The inspections also result in specific recommendations to remedy energy inefficiency.



## NEW CONSTRUCTION

The City of Westlake Village will continue to require the incorporation of energy conserving appliances, fixtures, and other devices into the design of new residential units. The City will also continue to review new subdivisions to ensure that each lot optimizes proper solar access and orientation to the extent possible. Additionally, the City should consider enacting an ordinance that prohibits property owners from obstructing the solar access of their neighbors. Two State laws enacted in 1978 (the Solar Rights Act and the Solar Shade Control Act) offer a variety of methods to preserve solar access. However, to date there has been no local enactment of this State enabling legislation.





**Table 14**

**Energy Conservation Features Suggested  
for New Construction and Existing Units**

**A. Energy-Efficient Equipment**

1. Energy-efficient gas ranges with pilotless ignitions.
2. Energy-efficient gas built-in surface units with pilotless ignitions.
3. Energy-efficient gas built-in oven units with pilotless ignitions.
4. Energy-efficient gas water heaters.
5. Energy-efficient gas forced air furnaces with pilotless ignitions.
6. Energy-efficient gas wall furnaces with automatic thermostats.
7. Energy-efficient gas clothes dryers with pilotless ignitions (per dwelling unit).
8. Gas outlets for energy-efficient gas clothes dryers (single-family and condominiums).

**B. Energy-Efficient Support Measures**

1. Gas heating thermostats with setback capability.
2. Clogged-filter indicators for gas heating systems.
3. Fireplace dampers with exposed handles.
4. Heat exchangers in fireplace or free-standing solid fuel units.
5. Humidifiers added to gas heating system.
6. Flue dampers as integral part of forced air unit heating systems.

**C. Energy-Efficient Construction**

1. Double glazed windows and doors.
2. Glass area less than 12 percent of heated space.



**Table 14 (Cont.)**

3. Foam-filled (or equivalent) insulated exterior doors (per door).
4. Insulation in attic increased to R-22 or R-30.
5. Insulation in walls increased to R-19.
6. Slab perimeter insulation R-7 or greater.
7. Hot water pipe insulation of  $\frac{1}{2}$ " or more in unheated areas.
8. R-7 or greater insulation installed under wood floors.

**D. Energy-Efficient Solar/Gas Installations**

1. Energy-efficient solar/gas water heating.
2. Energy-efficient solar/gas space heating.
3. Energy-efficient solar/gas pool heating (all dwelling units).

**E. Energy-Efficient Electrical Equipment**

1. Air economizers in conjunction with cooling system.
2. Dishwashers with power saving drying cycles.
3. Air conditioning (central) or room units with Energy Efficiency Rating of 9 or more.
4. Fluorescent lighting fixtures in kitchen area.
5. Fluorescent lighting fixtures in all baths.
6. Fluorescent lighting fixtures in recreation room.

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Source: Southern California Gas Company, June 1989.



**Table 15**

**Energy Conservation Measures Suggested for Residents**

**A. Heating**

1. Keep room temperature at 65 degrees or lower. Turn heating control down at night or when away from home. Install a thermostat with a night setback features which does this automatically.
2. Draw draperies at night to limit heat loss, open them on sunny days to let the heat in.
3. Close damper when fireplace is not in use.
4. Check the furnace filter monthly, and replace it when dirty. To check filter, hold it to the light; if light does not pass through readily, replace filter. Cleaning is not recommended (unless equipped with a permanent filter).
5. Turn off furnace pilot at end of heating season.
6. Weatherstrip windows and doors.
7. Caulk cracks around windows and doors.

**B. Water Heating**

1. Take fast showers.
2. Repair leaky faucets.
3. Install water-saving shower heads which restrict water flow.
4. Operate dishwashers only for full loads.
5. Set water heater thermostat below "normal". Turn to "pilot" position when away for extended periods of time (one week or longer).
6. Use cold water for operating food waste disposer and for pre-rinsing dishes.



**Table 15 (Cont.)**

7. When hand-washing dishes, avoid rinsing under continuous hot running water.
8. Insulate water heater with an insulation blanket.

**C. Laundry**

1. Wash and dry full loads of clothes, or adjust water level for the size of the load.
2. Wash clothes in warm or cold water.
3. Do not over-dry clothes, follow manufacturer's instructions for drying time.

**D. Cooking**

1. Reduce burner flame to simmer after cooking starts.
2. Cook by time and temperature, avoid opening oven door while food is cooking.
3. Use one-place cooking when possible, prepare meals using only the oven, broiler, or top burner.
4. Check to make sure all burners are off when not in use.

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Source: Southern California Gas Company, June 1989.





## APPENDIX



## **FEDERAL PROGRAMS**

### **Section 8 Existing**

Under this program, the Federal government assists lower-income households so that they expend no more than 30 percent of their monthly income on decent, sanitary housing. Rental assistance payments that constitute the difference between 30 percent of the household's monthly income and the fair market rent for the unit under contract are made monthly to the property owner by local housing agencies. In order to be eligible for such assistance, a household's annual income must not exceed 80 percent of the median family income for the Standard Metropolitan Statistical Area (SMSA) in which it resides. In order for a rental unit to qualify, it must rent within fair market rents (FMRs) established by the Federal Department of Housing and Urban Development (HUD).

### **Section 8 Moderate Rehabilitation**

Under this program, housing assistance payment (HAP) contracts can be executed between local governments and participating property owners for units that have undergone moderate rehabilitation. Contracts can be executed for a five-year term, renewable for up to 15 years. Landlords are required to make a minimum investment of \$2,000 per unit for upgrading in structures containing 12 or fewer units, or \$1,000 per unit in structures having more than 12 units. Contract rents may be approved up to 120 percent of the fair market rents for the Section 8 Existing Program.

The Moderate Rehabilitation program, like other Section 8 programs, has no predesigned financing mechanism for owners. The local government would be expected to market the program to private lenders, as well as to owners. However, a city could provide financing through its Community Development Block Grant (CDBG) funds, if it so desired. In this manner, a city could "piggy-back" long-term Section 8 Moderate Rehabilitation HAP contracts with CDBG-funded rehabilitation loans.

### **Section 8 New Construction**

This program is designed to develop new affordable housing for the elderly, the handicapped, or lower-income families. Sponsors of assisted housing under this program may be individuals, profit or nonprofit organizations, or public housing agencies. Proposals are submitted directly to HUD by interested sponsors. When a proposal is accepted by HUD, a rental assistance contract is executed between HUD and the owner under which HUD agrees to make payments equivalent to the difference between 30 percent of an eligible household's monthly income and the fair market rent for the unit under contract. Such payments can be made for a specified term of up to 20 years, or up to 40 years for projects assisted by a loan or loan guarantee from a State or local agency. The Section 8 New Construction program



does not provide construction financing, but the rental assistance contract can be pledged as security for financing.

### Section 202

This program provides for long-term direct loans from HUD to private nonprofit sponsors to finance rental or cooperative housing facilities for elderly and handicapped persons. Households of one or more persons, the head of which is at least 62 years old or is handicapped, are eligible tenants. In tandem with construction financing, tenants may receive rental assistance from a national set-aside of Section 8 funds.

### Section 106(b) - Seed Money Loans

Section 106(b) provides for interest-free seed money loans to non-profit sponsors to cover 80 percent of the preconstruction expenses in planning low and moderate-income housing projects. At present, the loans are being made only in connection with Section 202 loans for housing for the elderly and handicapped. The seed money is repaid from the permanent mortgage loan proceeds.

Eligible expenses include organization costs, legal, consultant, architectural, preliminary site engineering, application and construction loan fees, and site options.

### Community Development Block Grant

Through the Community Development Block Grant (CDBG) program, HUD provides grants and loans to local governments for funding a wide range of community development activities. No local match is required.

A city can help to facilitate the construction of low and moderate-income housing through the use of its CDBG funds. For example, CDBG funds can be used to upgrade public works, such as sewers needed to serve new residential construction. These funds could also be used for: 1) acquisition and disposition of real property; 2) public facilities and improvements; 3) slum clearance activities; 4) public services; 5) interim assistance; 6) payment of non-Federal share of a grant-in-aid program; 7) relocation; 8) removal of architectural barriers to the physically handicapped; and 9) privately-owned utilities.

CDBG assistance may also be used for the following rehabilitation and preservation activities: 1) rehabilitation of public residential structures, 2) modernization of public housing, 3) rehabilitation of private properties, 4) temporary relocation assistance, 5) code enforcement, and 6) historic preservation.

Except in limited circumstances, CDBGs may not be used for new construction of housing.





## STATE PROGRAMS

### SB 99 - Redevelopment Construction Loans

Chapter 8 of the California Community Redevelopment Law, Redevelopment Construction Loans, was promulgated by passage of SB 99 in 1975 and authorizes redevelopment agencies to issue revenue bonds to finance residential construction in redevelopment project areas and elsewhere via long-term, low-interest loans through qualified mortgage lenders. Alternatively, the agency may purchase insured loans made by qualified lenders. The proceeds from the issuance of bonds are used to finance or purchase mortgages and write down the interest rates thereon. The mortgage payments made by property owners, in turn, retire the bonds. Loans made under SB 99 must be insured.

SB 418 (Marks), an urgency statute of 1980, expanded the types of projects to which SB 99 revenue bond financing can be applied. If a redevelopment agency determines that a commercial neighborhood service center is an integral part of a residential neighborhood, then they can issue bonds to procure financing for commercial and mixed use (commercial/residential) construction. The rehabilitation of structures, i.e., repairs and improvements to a substandard residence in order to meet local codes, is also allowed. Income level limitations on future occupants and other specific criteria must be met.

### California Housing Financing Agency (CHFA) - Direct Lending

Under this program, CHFA provides mortgage loans to profit-oriented developers, nonprofit sponsors, and local housing agencies for the construction or rehabilitation of housing developments containing five or more units. The agency lends directly to the sponsor through its loan underwriting process. A project usually receives a loan from the agency accompanied by a commitment of rental assistance for all or a portion of the units. The rental assistance allocations are made by HUD under the Section 8 program, but are administered by CHFA. The agency sells long-term tax exempt bonds to provide up to 40-year mortgage financing.

### California Housing Finance Agency - Home Ownership and Home Improvement Loan (HOHI) Program

Under this program, local governments designate areas that are in need of rehabilitation and request CHFA financing for the purchase and/or rehabilitation of housing by low and moderate-income persons therein. Local lenders, in turn, purchase commitments from CHFA to originate and service loans in the designated areas. Loans are made by private lenders to owner occupants and, in some circumstances, to non-occupant investors. These below market rate loans are insured and may be used for: 1) rehabilitation only; 2) purchase only; 3) purchase with rehabilitation; and 4) refinancing with rehabilitation. In order to qualify for a loan



under this program, a household's annual income must not exceed 120 percent of the County median income.

### California Self-Help Housing Program

The California Self-Help Housing Program (CSHHP), formerly the California Housing Advisory Service, provides grants and loans to local government agencies and nonprofit corporations that assist low and moderate-income families to build or rehabilitate their homes with their own labor. Mortgage and technical assistance funds are available. CSHHP technical assistance grants are used to cover the various administrative and training costs associated with the provision of technical assistance to self-help households. These services include: training and supervision of self-help builders; project planning; loan packaging and counseling services; and workshops. Mortgage assistance funds are used to reduce the cost of the self-help units.

### Mobilehome Park Assistance Program

The Mobilehome Park Assistance Program (MPAP) provides financial and technical assistance to low-income mobilehome park residents or to organizations formed by park residents who wish to own and/or operate their mobilehome parks. The technical assistance component of the program was established in 1983 by AB 1008 (McClintock). In 1984, SB 2240 (Seymour) established a revolving loan fund which added the financial assistance component to the program. MPAP loans bear a seven percent interest rate per annum. Conversion loans must be repaid within three years. The repayment of blanket and individual loans may be scheduled for up to 30 years.

### Emergency Shelter Program

The Emergency Shelter Program (ESP) provides direct grants to local government agencies and nonprofit corporations that shelter the homeless on an emergency basis. Eligible grant activities include: rehabilitation; expansion of existing facilities; site acquisition (lease/purchase of site and/or facility); equipment purchase; one-time rent to prevent eviction; vouchers; and administration costs (no more than five percent of any single grantee award). New construction is not an eligible program activity.

### Special User Housing Rehabilitation Program

The Special User Housing Rehabilitation Program (SUHRP) was enacted in 1983 by SB 26 (Petrus) as an outgrowth of the Demonstration Housing Rehabilitation Program for the Elderly and Handicapped, which was established in 1979. The program utilizes a 3 percent, 30-year deferred payment loan, which provides up-front subsidies for the rehabilitation and/or acquisition of substandard housing. SUHRP funds may be used for acquisition and/or rehabilitation of: substandard apartments which will be occupied by the elderly; group residences and apartments which will





be occupied by the physically, developmentally or mentally disabled; and residential hotels, which will be occupied by low or very low-income persons.

### Predevelopment Loan Program

The Predevelopment Loan Program (PLP) provides seven percent loans to local government agencies and nonprofit corporations. The loans can be used for a variety of predevelopment expenses incurred in securing the long-term financing for the production or rehabilitation of subsidized low-income housing in both rural and urban areas. Loan terms range from one to three years. Loan funds may be used to purchase land or land options; pay advance fees for architectural, engineering, consultant, and legal services or permits; pay bonding and applications fees; cover site preparation expenses (including water and sewer development) and other related costs. Loans are also made to eligible borrowers for land purchase to land bank sites for future development of low income housing.

### Senior Citizens Shared Housing Program

The Senior Citizens Shared Housing Program (SCSH) provides grants to local government agencies and nonprofit corporations to assist seniors in finding others with whom they can share housing. Services funded by the grants include: outreach, information and referral, client counseling, placement and follow-up. The program results in reduced housing costs, prevention of premature institutionalization, efficient use of existing housing stock, and increased security and companionship for seniors.

### Rental Housing Construction Program

A Rental Housing Construction Incentive Fund was established via the passage of AB 333 in October 1979. Under this program, the State Department of Housing and Community Development may make cash grants to CHFA or local governments to pay for all or a portion of the development costs associated with the construction of rental housing. In exchange for such assistance, a regulatory agreement would be executed with the property owner restricting a portion of the units for occupancy by lower-income persons. The agreement would be in effect for 40 years.

As defined in the State Health and Safety Code, "development costs" means the aggregate of all costs incurred in connection with the construction of a rental housing development including: 1) the cost of land acquisition, whether by purchase or lease; 2) the cost of construction; 3) the cost of associated architectural, legal and accounting fees; and 4) the cost of related off-site improvements, such as sewers, utilities and streets. These costs may be defrayed as they are incurred or an annuity trust fund may be established to reduce monthly debt service payments over the life of the regulatory agreement. In this respect, the program could operate similarly to the Federal Section 8 program. In order to be eligible for assistance, a rental housing development must contain at least 5 units and not less than 30 percent of the units shall be reserved for lower-income households.



## Deferred Payment Rehabilitation Loans

Established by the passage of SB 966 (Marks), Chapter 884 of 1978, and authorized in Health and Safety Code Section 50660, the Deferred-Payment Housing Rehabilitation Loan Program was designed to assist cities and counties with the rehabilitation of housing for low and moderate-income households. With the passage of AB 333 (Hughes), Chapter 1043 of 1979, and SB 229 (Roberti), Chapter 1042 of 1979 (in September 1979), the program was expanded to include local public entities other than cities and counties and nonprofit corporations that operate housing rehabilitation programs with Federal rehabilitation funds. Loans are made to public entities and nonprofit corporations that will, in turn, lend the funds to eligible property owners in the form of three percent interest, deferred- payment loans.

In order for a local public entity or nonprofit corporation to be eligible for loan funds from this program, it must have an operating rehabilitation program. Acceptable rehabilitation programs are outlined in the program regulations.

Generally, eligible borrowers are low or moderate-income owner-occupants of one-to four-unit properties and nonowner-occupants of rental properties. Loans are made to borrowers at three percent interest and must be repaid at the end of five years or upon the sale or transfer of the property, whichever comes first. Loans may be extended for additional five-year periods if owner-occupants are unable to repay the loans or, in the case of rental properties, if low-income tenants continue to benefit. There is no five-year repayment requirement on loans made to elderly owner-occupants. Local public entities/nonprofits repay the State at three percent interest upon collection from property owners.

## LOCAL PROGRAMS

### Marks-Foran Residential Rehabilitation Act

The Marks-Foran Act authorizes cities, counties, housing authorities, and redevelopment agencies to issue tax-exempt revenue bonds to finance residential rehabilitation. Under Marks-Foran, loans are made in areas designated for residential rehabilitation through a formal public hearing process. The community must make a commitment to enforce rehabilitation standards on 95 percent of the structures in the rehabilitation area and to provide the public improvements necessary to support rehabilitation.

Marks-Foran rehabilitation loans can be made for terms much longer than conventional loans (up to 40 years), bringing the cost within the reach of low and moderate-income residents. The loans may be made in any amount up to a maximum of \$35,000 per unit, or 95 percent of the anticipated value of the property after rehabilitation.





Marks-Foran loans are made through qualified lenders and must be insured. Loans and insurance may be by private mortgage insurers, as well as FHA, the California Housing Finance Agency, or a local agency using CDBG funds.

SB 170 (Marks), 1979, expanded the activities eligible for financing under the Marks-Foran Residential Rehabilitation Act to include the construction of new infill housing for low and moderate-income persons where it has been included in the adopted rehabilitation program plan, and acquisition of real property for rehabilitation, or property which has recently been rehabilitated. No more than 35 percent of the aggregate principle amount of all loans made in a rehabilitation area can be used for these purposes.

### AB 1151 - Density Bonuses and Other Incentives

This legislation, which was enacted in October 1979, added Chapter 4.3 to the California Government Code requiring local governments to offer either density bonuses or other incentives to developers, who agree to construct either: 1) 25 percent of the total units in a housing development for low and moderate-income persons; 2) 10 percent of the total units of a housing development for lower-income households; or 3) 50 percent of the total dwelling units of a housing development for qualifying residents. This density bonus shall apply to housing developments consisting of five or more dwelling units. If a density bonus is granted, it must be at least 25 percent above the present allowable zoning. In lieu of a density bonus, a local government must provide at least two other incentives, limited only by the creativity of local officials. Incentives suggested in the legislation include: 1) exemption from park dedication requirements and the payment of fees in lieu thereof; 2) city construction of public improvements appurtenant to the proposed housing development; 3) local write-down of land costs; and 4) exemption from any provision of local ordinances which may cause an indirect increase in the cost of the units to be developed.

If the local government offers a direct financial contribution to a housing development through subsidization of infrastructure, land, or construction costs, steps must be taken to assure the availability of the low and moderate-income units for 30 years.

### AB 655 - Multi-Family Bond Program

The County of Los Angeles, Community Development Commission has implemented a tax-exempt revenue bond program for new multi-family rental housing. The purpose of the program is to increase the supply of rental housing in the County and provide at least 20 percent of the units as affordable housing for low-to-moderate income residents.

The program utilizes tax-exempt revenue bonds issued by the County under AB 665. The bonds do not involve any pledge of County revenues, taxes, or assets.





Bonds are issued for projects which: 1) meet program requirements; 2) are located in the unincorporated areas of the County or in the incorporated areas with approval by both the City and the County and the execution of a "Cooperative Agreement"; 3) have the commitment fee paid by the developer; and 4) have necessary credit support from a private lender.

Permanent financing is currently being provided by the Federal National Mortgage Association (FNMA). Loans are amortized for 30 years and are due 12 years after the sale of bonds. Effective loan rates are anticipated to be between 10.5 and 11 percent. However, actual loan rates will depend upon market conditions at the time of bond sale.

Construction financing may be either conventional or funded with bond proceeds if FNMA is provided with an unconditional irrevocable Letter of Credit which meets its requirements. Permanent loans must be originated and serviced by a FNMA approved multi-family lender.

### Mortgage Revenue Bonds

Mortgage revenue bonds (MRBs) are issued by cities and counties, housing authorities, redevelopment agencies, and State agencies, such as the California Housing Finance Agency, to support the development of multi-family or single-family housing for low and moderate-income households. MRBs enable the issuer (localities, housing authorities, etc.) to offer low-interest mortgage loans increasing ownership opportunities for households who have difficulty obtaining conventional financing.

MRBs for single-family housing are issued to finance the purchase or rehabilitation of owner-occupied homes. Proceeds from the bond sales are used to make mortgage or rehabilitation loans to qualified low or moderate-income home buyers. The bonds are serviced and repaid from the mortgage payments made by the property owners.

Multi-family MRBs are used to finance construction and mortgage loans as well as capital improvements for multi-family housing. Federal law requires that 20 percent of the total units in an assisted project be reserved for lower-income households (80 percent of median income).

### Redevelopment - Tax Increment Financing

California Community Redevelopment Law allows redevelopment agencies to utilize the incremental increases in tax revenues generated by a project to pay for project-related activities. Under this technique, known as tax increment financing, a redevelopment agency may borrow money or sell bonds to finance improvements in a redevelopment project area and repay these debts utilizing the incremental increases in tax revenues generated by new or improved development occurring after the adoption of the redevelopment plan for the area. State law generally allows the





local community to determine the manner in which these tax increments will be used. However, the law specifically requires that 20 percent of the tax increments generated by redevelopment projects initiated after January 1, 1977, be devoted to the provision of housing for low and moderate-income persons. Such housing can be provided within the redevelopment project area or elsewhere in the City.

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